BUSINESS
ENCYCLOPEDIA
& LEGAL ADVISER

THE
BUSINESS ENCYCLOPÆDIA
AND
LEGAL ADVISER

THE BUSINESS ENCYCLOPÆDIA AND LEGAL ADVISER

BY

W. S. M. KNIGHT

OF THE INNER TEMPLE, BARRISTER-AT-LAW

WITH A SERIES OF STATISTICAL ARTICLES
AND EXPLANATORY DIAGRAMS BY
JOHN HOLT SCHOOLING

NUMEROUS ILLUSTRATIONS, BUSINESS FORMS, CHARTS, &c.

IN SEVEN VOLUMES.—VOL. VII.

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THE BUSINESS ENCYCLOPÆDIA

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MACHINERY: When to put it in.—There is an economic law governing the question of changing machinery. Old machinery wears out and gets out of date and has to be replaced by newer machinery that will do the work better and quicker. In some cases new machinery has to be put in on account of change of fashions or change of user. The economic law is as follows: A new machine, or group of machines, may be put in place of machines that are doing certain work when the increased profit brought by the new machines during their useful life is sufficient to pay the whole cost of installing them and all incidental expenses and to leave a substantial margin. Unless the estimate shows a substantial margin of probable profit from the new machine over the old ones it is not economical to replace the old machine, no matter how ancient it may be. The cost of installing the new machine, or group of machines, is made up of the following items: The cost of the machine or machines themselves, including delivery at the works, and any charges for packing; the cost of fixing the new machines; the cost of training men to work the new machines; the cost of advertising the fact that the new machines are in use; any losses incidental to the change. Among losses incidental to the change of machinery are: Loss on objects made by the old machine that may have to be scrapped or sold for a low figure; loss of business and waste of men's time when changing from one machine to the other. From the total cost of installing the new machines may be deducted any sum realised from the sale of the old machines. The old machines may be sold to small manufacturers who can make use of them, but more probably they will have to be scrapped, and the realised value will be only that of old metal. From the value as old metal must be taken the expense of breaking up or otherwise dealing with the old machines and delivering them to the old metal dealer. The sources of profit to be obtained from the installation of new machines may be from the following: from decreased cost of producing any article, or any part of an article; from increased selling price of the finished article. There is also the case where the market has been practically lost for a given article, owing to the machines employed turning it out in an obsolete form, and the new machine has to recover the market. Care must be taken in estimating the profits obtainable from the use of the new machines. Estimate as carefully as possible the number of articles made by the new machines that will probably be sold during the useful life of the machine. Estimate carefully, and not too liberally, the increased profit obtainable from each of the new articles. The product of these two quantities is the total profit that may be hoped for, and it is wise to rather discount the total amount owing to the uncertainty of all markets. If this amount is not greater than the amount that has been estimated to be the cost of putting in the new machines, and

by a substantial figure, it is not economical to change. One of the most difficult parts of the problem is estimating the number of articles likely to be sold, and must be left to each individual manufacturer. Probably the safest plan will be to take out sales of the article in previous years, when the old machines were good, to allow something substantial for competition, and, on the other hand, to allow something, not too substantial, for the probability of increased users. Estimating the useful life of the machine is also a very difficult matter. The useful life of the machine will depend upon a number of what mathematicians call independent variables. It depends upon possible changes in fashion, even in engineering work, and upon the progress of invention. Engineers copy each other very much, and when a fashion sets in for a particular machine, or a particular method of performing any work, engineers are very apt to follow each other, and machines are turned out almost exact copies of each other, to do the same work. Inventors also copy each other very closely. On the other hand, epoch-marking inventions are suddenly sprung upon the market which alter the whole trend of invention, and lead to rapid developments in particular directions. The safest plan, again, will be for the manufacturer to look into the history of the machinery in question, to note the times when important improvements have taken place, and to assume rather an early improvement than a later one.

MAIL ORDER ADVERTISING.—The mail order business in all probability has its happy hunting ground in the United States of America, and it may safely be assumed that it will never attain the same degree of importance in the United Kingdom. The reason of this is not far to seek. The mail order advertiser appeals to the public, or that section of the public who cannot readily purchase goods at a retail establishment, so that the greater the proportion of the population who are in this position the greater are the chances of success which await the mail order advertiser. In the United States, which is a comparatively sparsely populated country, there is a great section of the population who cannot gain access to large towns and stores where to buy their household and other supplies. They therefore are an easy market for a mail order advertiser, who can appeal to them through farming and other papers, and, by means of a catalogue, supply them with the same goods which the town dweller buys in the stores. In England there are few people indeed who have not ready access to some town and some shop or store where supplies may be bought over the counter. This is the main reason, and practically a geographical one, why the mail order business cannot assume as great a proportion in this country as in America.

Of course, it is quite possible to build up the mail order business in almost any class of goods, but the chances for success are not so great under the conditions which exist in this country, and the mail order advertiser, and any one who is thinking of entering the business, would do well to very carefully consider this, and more especially the market which they propose to invade by mail order method. Of course, quite apart from the geographical question, there are other questions which enter into mail order business, such as the difficulty in obtaining certain classes of goods in retail establishments under ordinary circumstances. There are some classifications which offer a great field for mail order advertising, simply because there are some advan-

tages attached to buying through the mail rather than in a shop. Mail order advertisers have an advantage over the retail and the national advertiser insomuch that advertising practically constitutes his whole expense. He has no expensive staff to maintain, his premises can be hidden away in an obscure country town, and can be of the barest and most economical description. As he sells only through the mail, his establishment need not be known to the public, so that expense in this direction can be cut down to its very finest point. With this cutting down of expense he is enabled in all probability to sell goods through the mail at a cheap price, and so give an advantage to the public in that way. The mail order advertiser is in possession of one advantage insomuch that he is enabled to test any proposition he may be interested in with a small expenditure, because he can absolutely gauge his results for every pound spent as he goes along; and, unlike the national advertiser, it is not necessary for him to sink a big amount of money in popularising a trade-mark or brand at all—he makes his appeal to the public direct, and his goods cannot be substituted by some one else. Of course, it is advisable in a measure to brand the goods, so that they can be readily identified when the customer receives them, and so that the customer can order them again by name, but it is not absolutely necessary for the mail order advertiser to create an asset in his trade-mark.

The mail order advertiser makes his first appeal to the public through the medium of the press, and by a very carefully graduated keying system he watches results for every given space in any given paper he buys.

It is necessary for the mail order advertiser to create absolute confidence in the public mind regarding his proposition, and the utilisation of the "money-back" principle is generally found to be an efficacious method of so doing—that is to say, the mail order advertiser absolutely guarantees to return purchase money to a customer should the article or goods sold not turn out to that customer's satisfaction. This engenders a confidence on the part of the public which must be established before any business can be done.

A mail order advertisement also must be written so as to ensure obtaining the maximum of replies from the public, because it is upon replies from the public that the mail order advertiser eventually builds his business. Of the total number of replies he receives he will convert a proportion only into actual buyers of his goods, so that it will be seen that the greater the number of replies from any given expenditure the greater the ultimate results are likely to be. It will be seen, therefore, the necessity of angling as much as possible for replies in the first instance. How this might best be done is always in accordance with the proposition under consideration. To give instances herewith: Advertisements No. 1, No. 2, No. 3 are all advertisements for mail order propositions. You will see that Advertisement No. 1 merely states that Sandow's latest book will be sent free. This particular advertisement gives no indication whatever of what is for sale; it simply offers the book free without any conditions, and does not mention any purchase of any goods or anything of that nature at all. This particular book is the first shot of a mail order campaign to sell the celebrated athletic device, "Sandow's Grip Dumb-bells." Instead of advertising exactly what is for sale, *i.e.* "Sandow's Grip Dumb-bells," the advertiser offers to send out Sandow's latest book free.

No. 3.

PEACH'S LACE CURTAINS

STUDIES IN WINDOW DRAPERIES. Catalogue Free upon request.

A Fascinating Book giving complete information and the Choice of 400 Illustrations.

One of the Popular Parcel Designs.

The recognised Guide to Window Draperies.
Valuable hints of the greatest help in deciding.
Ideas here are plentiful, whether it be for Casements or ordinary Windows.
Perfect taste in every detail with satisfactory value.
We make Lace and Net Curtains that are above commonplace—some specially designed for Adams and Sheraton Furnishings; also Dainty and Inexpensive Floral and Ribbon pattern Nets, Muslins, Casement Cloths, Cretonnes, Tapestries, etc.
Household Linens, Hosiery, and Lace Depts. are included, showing newest examples in Standard Qualities.
The excellent Taste for which our productions are conspicuous lends refinement and distinction to a house.
Send for our Catalogue of Specialities, 50 years' experience behind it.
Secure the advantage of Direct Loom Prices. Write now.

1907 POPULAR PARCEL.

Lot 112 contains: 5 Pairs of Lace Curtains for . . **21/-** Carriage Paid. (White or Ecru.)

	s. d.		s. d.
2 PAIRS effective Dining-Room Curtains, choice design, 3yds. long, 50in. wide	6 0	worth	11 0
1 PAIR exquisite Drawing-Room Curtains, 4yds. long, 3yds. wide	7 0	"	8 9
2 PAIRS choice Bedroom Curtains, 3yds. long, 48in. wide	5 0	"	6 3
The 5 PAIRS sent Carriage Paid for 21/-	£1 1 0		£1 6 0

Admitted the Best for Quality and Service.
Merit and Reliability Increase the Sales Yearly.

Prize Medals, Toronto, Chicago; Grand Diploma, Paris.

SAML. PEACH & SONS, Mail Order Dept. 112, The Looms, NOTTINGHAM. *Est. 1857.*

No. 1.

SANDOW BOOK FREE.

All readers of The Boys' Herald, desirous of becoming a credit to the British Empire, and having a deep sense of Patriotism, should apply at once for the above Book, which should prove a capital assistant, inasmuch as it would show how to become Strong and Healthy, clean in mind, and strong in body, and at the same time show the best apparatus to bring about this glorious result.

Note this Special Offer.

To every reader who writes at once the publisher will send a Copy of this valuable Book Free.

Address, No. 6. Sandow Hall, Strand, London, W.C.

No. 2.

100 Cigars free

to you on approval.

Smoke 10 at Martins' risk.

We will send you one hundred "Tweenies" (Martins' Little Cigars)—without prepayment.

Send no money. Simply fill in the coupon below, and post it to us before 31st March, 1905.

We want you to try "Tweenies"—at our risk—by smoking ten from the hundred.

If you don't like them, write us, and we will send you an addressed label and stamps for the return of the remaining ninety. That will end the transaction—there will be no charge for the ten "Tweenies" smoked—the test will have cost you nothing.

On the other hand, if you like "Tweenies," we ask you to pay for the hundred (12/6) within ten days of receipt.

"Tweenies" Actual size. per 12/6 100

good as a Shilling Cigar.

You often have time for a short smoke. You feel you want something good—something better than a cigarette, yet you don't want to light a big cigar.

"Tweenies" are just right for those odd moments.

They are made from small leaves and chippings of the finest tobacco—tobacco so good that ordinary size cigars of the same quality cost 9d. and 1/- each. Try them.

Isn't this a fair offer? It really means that we are risking two shillings on your judgment—if you don't like "Tweenies," we lose the ten you smoke (value 1/3) and postage both ways (9d.). While, if you do like them, you are sure to buy them regularly.

Over one hundred thousand smokers use "Tweenies" every day. We want to increase that number to one million—that is our object in making this offer.

"Tweenies" are—more than a cigarette—less than a cigar. They come between. 'Tween breakfast and business; 'tween lunch and business; 'tween business and home; 'tween trains; 'tween calls; 'tween acts at the theatre; in fact 'tween anything—"Tweenies."

Martin Bros.,
Cigar Shippers, 25, Cheapside,
London, E.C.

Just tear off this corner now.

Please send me post paid one hundred "Tweenies." I will try them by smoking ten at your risk. If I don't like them, I will write and tell you so, and you will send me stamps and an addressed label for me to return the remaining ninety—that will end my obligation.
If I like them I will remit 12/6 for the hundred within ten days of receipt.
This coupon is no good after 31st March, 1905.

Signature _____
Address _____
Date _____

This coupon must be signed, but—as this is bad paper to write on—will you please enclose your card or sheet of notepaper to prevent our making any mistake in your name and address.

S.2. Martin Bros., Cigar Shippers, 25, Cheapside, London, E.C.

The interest in the great physical and health culture expert Eugene Sandow is enormous. His name is a household word throughout the kingdom, and almost anybody, especially young men and young women, are interested in his work. It is therefore feasible that in offering to give his book free, without any conditions, or disclosing the nature of the ultimate development of the scheme, he would be most likely to fetch the maximum number of replies. Once a reply comes for the booklet, of course the "follow-up" system converts the inquirers into actual purchasers of the dumb-bells.

The next advertisement shown is that of Messrs. Martin Bros., the cigar shippers, of Cheapside, who have perhaps the most scientifically organised mail order business in the world. It will be seen in this advertisement that while the advertisement offers a distinct bait to obtain the maximum number of replies, it also discloses the whole proposition and appeals directly to the smoker. It differs in this respect from the first one, which only angles for the reply, and does not make any proposition at all. When the replies are received they are subjected to the follow-up system in the same manner as all properly run mail order businesses.

In the third advertisement of the mail order business it will be noticed that no great point is made for replies at all; replies are merely invited on general grounds. The advantages of buying through the mail are pointed out, but it cannot be said in any sense that it is a strong mail order advertisement, and if it were worded differently, in all probability the number of replies received from it would be very much greater per pound of cost in advertising space.

On general principles it may be taken that the "something for nothing" idea is the best way of securing the maximum number of replies, and that the "money-back" principle is the best method of ensuring public confidence.

Of course, the advertising and FOLLOW-UP SYSTEM (*q.v.*) to any mail order proposition must be designed and fitted in exactly in accordance with the needs of that proposition. But it may be well to allude briefly to the broad divisions of the mail order business, which have in themselves an influence on literature which is put out to exploit them. Sometimes an advertising mail order proposition is only intended to sell one article once to one person, as, for instance, in the case of Sandow's dumb-bells. Once the sale is effected, there the matter ends. The purchaser is not followed up any longer, as there are no more goods to offer. In this sort of business advertisements must be kept going continually to get more names. As sales are made the customer ceases to become a prospect at all, and new prospects must be found to take the place of those which have become purchasers. In most mail order businesses, however, where household articles or underwear, or some such similar goods are sold, the prospect remains a prospect for a considerable period of time. That is to say, if out of 100 replies to a given advertisement the follow-up system eventually converts 25 per cent. into actual customers, that 25 per cent. may be looked upon as a permanent clientele which can be written to from time to time.

Regular advertising should be continued until such time as the regular list of customers is large enough to show a profit on turnover. When, however, from various causes the prospects begin to die out, advertising must again be resorted to to fill the blank names. Say, for instance, after a year's

advertising, a mail-order advertiser had an active list of 2000 customers on his books who buy regularly. He might consider it not necessary to advertise any further, and he would work those names thoroughly. In the course of time, however, it will be found that those 2000 names might have dropped to 1500. He must resort to advertising again in order to create more inquirers, whom his follow-up matter will convert into customers. When the lost 500 active customers are regained, he may discontinue his advertising and work his completed list.

J. MURRAY ALLISON.
Advertising Manager of "The Times."

MAIL-ORDER BUSINESS.—The mail-order business is a science—the science of system. It is an art—the art of letter-writing. It is an inspiration—the inspiration of salesmanship. And the keynote of it is the study of human nature. The essential difference between a mail-order and an ordinary business is, that in the former there is no personal contact between buyer and seller, no opportunity for exercising the persuasiveness of personality in conversation, and no hold on a customer except through cold paper and ink. All the work of attracting and keeping a *clientèle* is done through the post or the press. Catalogues, leaflets and letters are the firm's representatives.

The United States offer the easiest field for the working of a purely postal business. Distances between towns are great, and much of the purchasing done by farmers and isolated settlers must necessarily be through the post. A mail-order business in the U.S.A. may be a mammoth store selling everything from a packet of needles to a reaping-machine. Montgomery, Ward & Co., and Sears, Roebuck & Co., of Chicago, are firms handling a daily mail of 40,000 letters or more, even in the quiet season. In the United Kingdom, where the centres of population are closer together, the possibilities of the system are smaller, but a mail-order proposition may be profitably combined with a personal-sale business. At present there is no big purely mail-order business in the United Kingdom.

Opening a Business.—It is essential to get inquiries for catalogues. Unless people ask for particulars of goods, one cannot get to grips with them. The preliminary work is to find people interested in the class of goods one has to sell.

The safest way of opening, though it is somewhat expensive, is to obtain carefully selected lists of names, and to circularise them periodically and systematically. The ways in which such lists can be obtained must of necessity vary with the particular line of business. A furniture house would obtain registers of houses leased at a rental which would accord with the style of furniture they make a speciality of. Lists of newly-married people, or of people settling in new neighbourhoods, might be useful. In the States lists of customers of different firms are to be bought, but these are of doubtful value, for the buyers of one class of goods may not be interested at all in a line of another nature. The alternative method of opening is through advertisements in the daily, weekly, or monthly Press. It is a cheaper method, but not nearly so satisfactory. The difficulty is to gauge the calibre of the people who will reply to the advertisements. A list of names offers fewer possibilities of customers, but far surer, if the names be carefully selected. With a good list and the right literature and the right

samples, the seed may be trusted to fall on fertile ground. The system of advertised free samples is usually a money-sink. People will write for free samples who have no intention whatever of purchasing, even when the samples satisfy them.

Having obtained the names of prospective customers, the firm sends out illustrated catalogues to them, with covering letters drawing attention to any particular line in which the people have expressed interest, or which would seem likely to meet their requirements. Attention should be enticed to one particular point. It is then more probable that the prospective customer will reply, thereby opening up the possibility of bringing him into the active list.

The aim of the covering letters should be to "draw" him.—In regard to the actual form of the catalogue, this is a matter to be decided by the needs of individual businesses. In general it is advisable to devote the greater portion of it to a well-illustrated account of the goods offered, leaving the articles to speak for themselves. The price should be clearly marked, so as to catch the eye without difficulty, and the arrangement of the pages should be on some clear and logical system, so that the customer may find with the minimum of trouble the class of article he needs. The bulk of the catalogue should talk plain, straightforward business to the reader.

It must be borne in mind that people are inclined to look with suspicion on any overtures that have for their ultimate aim the extracting of money from the reader's pocket, and that it is necessary to impress strangers with absolute confidence in the integrity of the business and its principles of fair-dealing. This is always more difficult to do by post than by personal talk, as in conversation a man instinctively sums up the trustworthiness or otherwise of the seller, and the effect of personality goes far to inspire confidence.

The aim should be to give this sense of confidence in the opening of business relations.

Many people do not care to trust a strange firm with money, and in many cases it will be necessary to allow a credit account. Whether this can be safely done or not depends so much on the particular standing of the inquirer and the nature of the goods asked for, that it is difficult to speak more definitely. But in general, the better the class of customer, the more usual is it for him to ask for credit.

The majority of customers will pay if the system of collecting accounts is a proper and methodical one. This will be referred to again later on.

"Follow-ups," "Chasers," and "Grips."—The preliminary postal acquaintanceship with the customer having been made, it is then systematically followed up.

A series of "follow-up" letters are sent to him. These are mild in tone, striving in a courteous way to get the man to say something which can be answered. The hopeless people from the point of view of a mail-order firm are those who will make no reply. They may be merely indifferent, they may be unreasonably prejudiced, they may be absolutely antagonistic—there is no way of gauging their frame of mind and overcoming their indifference, prejudice, or antagonism. But if they answer there is hope of exercising the powers of persuasion, the inspiration of salesmanship.

The "follow-ups" are sent out for several times running at suitable intervals, the letters being, of course, varied to try to overcome the customer's passive opposition at different points. But if they fail to take effect, a second series of letters, the "chasers," are despatched at similar intervals.

The "chasers" are more assertive or more pushful in tone (always, be it understood, without adopting an attitude that might possibly offend the prospective customer), and are accompanied by samples, if the nature of the business admits of samples being conveniently sent, or by offers of some kind. Though the promiscuous offering of free samples is usually a waste of money, much may be done towards effecting a "capture" by a judicious offer at the right stage in the preliminary correspondence. When people are given a free trial of goods as a personal favour, they feel much more under an obligation to buy than if they had received the goods as the result of answering an advertisement in the Press. The latter is a general offer; the former is felt to be to themselves alone.

But if the customer fails to respond to these letters and offers, a third series, the "grips," are despatched to him. These are more forcible in tone, and should have the effect of either "rounding him in" or of hardening him in his determination not to buy. In the latter case he will be entered in the "dead inquirers'" list. When a certain amount has been spent in inducing a man to become a customer, and he still fails to respond, it is advisable to give him up altogether. There must clearly be a limit to the preliminary expenditure on each prospective customer. The exact amount to be laid out in this way must, of course, be determined by the nature of the business; but it is well to think out a limit, and to adhere strictly to that limit.

The three classes of letters, "follow-ups," "chasers," and "grips," are stock letters; the particular kinds to be sent out to a prospective customer will vary according to the discretion of the business man in charge of the letter department. A very great deal depends on his judgment in estimating the calibre of the customer and the exact appeal which is most likely to pierce his defences.

A close study of human nature can nowhere be turned to more advantage than in the mail-order business.

The Filing System.—The card-index system is the only one that can be conveniently applied to the keeping of the detailed information about each customer, and the course pursued with him, necessary to the proper conducting of the mail-order business. It is essential to be able to lay one's hand at a moment's notice on the measures that have been tried with each possible customer, so that if at a later period he were to open correspondence again after definitely dropping it, one would be able to avoid the wastage of money in repeating forms of appeal that had been made before.

The several systems of card-indexes that can be applied to the purpose are so well known, that it would be somewhat superfluous to detail the arrangements of the cards. The central principle is to have them so kept, that when a customer writes at any time, his record card can be found with a minimum of trouble and clipped to the letter. The member of the firm who reads the letter and decides on the course to be pursued in regard to it, is by this means placed in full knowledge of the particular likes and dislikes of the customer, and of the other points necessary for him to recall.

There is a big advantage in this system over that of the personal call and personal selling—the salesman attending a customer may have forgotten his peculiarities, and may indeed never have seen the customer before, but the man carrying out a letter-order has before him a complete *resumé* of all that relates to his wants and personal predilections.

There is, in fact, a far closer relation between buyer and seller in the mail-order business than in ordinary commerce, and this is the outcome of the science of system.

The Art of Letter-writing.—Only repeat orders pay. So much money has to be laid out in attracting custom, and in maintaining it with periodical letters and circulars, that for the first couple of years the receipts will only be marking time with the expenditure.

Once a customer is enticed into the active list, he must be "nursed" very carefully, so as to retain his goodwill and produce a profit on his later transactions with the firm. Regular reminders should be sent to keep the name of the firm well before him, and any touch of personal interest that can be brought into the letters will much increase their persuasive power. As a case in point, a customer writes in reply to a circular that he is going abroad for a while and will not need the goods of the firm for some time ahead. Several months afterwards he writes again, enclosing a small order. The inference is that he has returned from abroad, perhaps quite recently. In carrying out his order a covering letter is sent, stating briefly that the firm is glad to note he has returned safely, and expressing the hope that his trip has proved an enjoyable one. That is the personal touch. *The note of personal interest should never be lost sight of.* If after the lapse of some years a customer who had given up ordering and had been placed on the "dead" list, sends for goods or makes an inquiry once again, the acknowledgment of his letter should be in the form of courteous recognition, not making a grievance of his having fallen away from "the fold," but regretting the former inability of the firm completely to satisfy his wishes.

When it is necessary to seek for repeat orders, the letter sent will be most effective if it is of the "shake-hands" type, not asking directly for custom, but merely reminding the customer of the firm's existence. Most regular customers instinctively dislike any obvious pressure to buy; an implied hint is far more likely to get on the right side of that curious perversity of human nature which is one of the main factors to be reckoned with by a mail-order firm.

The art of letter-writing is thus a vital part of the business. It is a game of psychology. A close student of human nature will so word his letters as to allow for the peculiar whims and perversities of mankind. "The customer is never wrong" might be hung up on the walls of the office alongside of "Do it now." However unreasonable the demand, an attempt should be made to satisfy it. However unfair his contention, it should receive a courteous answer. To satisfy a customer is to open the way for recommendations of the firm, and customers who order on the recommendation of friends are in general the most paying class.

The Office Machinery.—In a first-class system the majority of business operations are made as purely mechanical as possible. When brain work of the judgment and initiative order is required, it is concentrated and

centralised in as few members of the firm as can be arranged. *A perfect system should ensure the automatic work of the business being performed with the accuracy, regularity, and trustworthiness of machinery.*

The business machine in a mail-order business might be operated on the lines given below, though it is hardly satisfactory to particularise too much as different classes of business require special adaptations of system. The morning's letters are cut open and any postal orders, cheques, or other enclosures are thrown into a basket for the bookkeeping department's attention. The amount of cash in each letter is notified on the letter. The mail then passes to the index department, where a record of the letter is added to the customer's record-card, and the card itself is clipped to the letter. If a new buyer, an index-card is of course specially made out for him. It then reaches the "clearing-house," where the order or letter is read by the "clearer," whose position in the mail-order business is of the first importance. The first duty of the clearer is to interpret the letter and prescribe the treatment. If an ordinary application or order, the answer or covering letter may well be of a set type already decided on. A large variety of such stock letters form an integral part of the business machine. The "clearer" will then state on the letter the particular answer which appears to him best to meet the case.

If the customer's letter is of such a nature as to require a special answer, or if it asks for information of a specialist order, the letter is passed on for reply to the correspondence clerk whom the "clearer" knows to be best fitted to deal with it. *The "clearing-house" is thus the pivot of the business.* It is here that the brain of the staff is centralised.

The further duties of the "clearer" are to check the entries in the bookkeeping department and to make arrangements for the execution of the customer's order with the minimum of delay. If for any special reason there will necessarily be time lost in satisfactorily carrying out the order, he will see that a letter is immediately despatched to the customer acquainting him with the cause of delay and stating when he may expect arrival of goods. It must always be borne in mind that in trusting a strange firm with cash a man will always experience a certain amount of anxiety from the moment his letter is swallowed up by the pillar-box. He has not that guarantee of integrity that comes from a personal view of the business and the men who are supplying his needs. This is a point in human nature that must be allowed for.

The proper reply having been decided on by the "clearer," and the letter passed into the hands of the proper correspondence clerk, the order is simultaneously extracted for the stock-room, where the parcel is made up. The correspondence clerk makes out the letter and the typed label and the two are sent together to the despatch-room for inclusion in and adhesion to the parcel. In the bookkeeping department the cash received or the credit allowed is entered up in a card-index. With the large number of customers and the relative smallness and infrequency of orders pertaining to a mail-order business, the ordinary ledger systems would be found cumbersome and slow to work.

The above, though perhaps entering into details which would not be applicable to all mail-order businesses, gives an account of a machine system

Amberg's Imperial Letter File.

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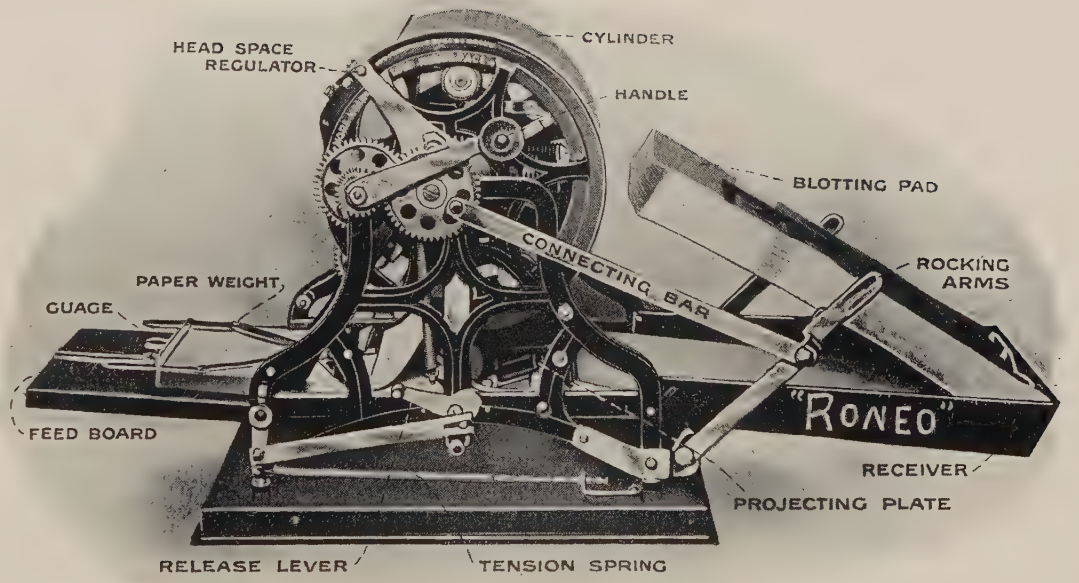

The Roneo Duplicator.

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which would deal to a large extent mechanically and automatically with the ordinary routine work, and should form a substantial foundation for the particular system to be built up according to the needs of an individual firm.

Stock-Letters.—As mentioned above, a large variety of stock-letters are necessary. These must vary so with the particular nature of the mail-order business that it would hardly serve a useful purpose to quote definite examples. The composition of the letters needs all the knowledge of human nature and all the skill of the organiser of the business. They should be buttered with brains. They should grip in the opening paragraph. They should express the finest shades of persuasiveness, forcefulness, and downright earnestness. A collection of such letters should form a delicate and responsive organ on which the "clearer" can play with absolute confidence, that the finest shades of feeling in his mind will receive clear-toned and harmonious expression.

The printing and typing of these letters requires careful attention. They are of course printed from type through ribbon to imitate typewriting with the greatest possible naturalness, and the name and address of the customer are inserted by a typist. *It is essential that printing and typing should exactly match.* A customer who receives what is on the face of it a stock-letter with his name and address carelessly inserted, will certainly resent it, or at best treat it with indifference. Such letters feed waste-paper baskets. In order to secure uniformity of lettering, the typist should be directed to take the greatest care in matching the typewriting with the imitation lettering, seeing, for instance, that the spacing of the name and address tallies in general form with the spacing of the rest of the letter. But it is highly advisable that the letters sent out by the typist be overlooked before they are mailed off, even if no personal signature on the part of a partner in the firm be required. *In no case should postscripts be tacked on to letters.* No customer feels flattered at receiving a two-page letter on general talk ending with a postscript answering the question he put in his letter. It reads too like an afterthought. The answer to his question should be assigned the prominent place in the letter—at the beginning. This is the human nature touch once again.

The "Treadmill."—The "Treadmill" is a most important part of the machinery of the mail-order office. In brief, it is an automatic system of recalling to the responsible staff the proper times for sending letters or circulars to regular customers. A man gives a certain order, say for a dozen bottles of whisky. In so many months, according to previous experience, they will be used up. It will then be the psychological moment for angling for a repeat order. Earlier, the customer would put off ordering and possibly forget the firm when he did buy; later, the man might have bought elsewhere. Calculation of a similar kind can be applied to other lines of goods, and, in fact, whenever an order is despatched, a note should be made as to the future date by which to expect a repeat order. There was an article in the May (1907) number of the *Organiser Magazine* that dealt with this most important point under the title of "The Tickler System."

A card-index box is arranged to hold cards under a series of future dates. Memoranda of any nature can be inserted on these cards, and they come up automatically for consideration at the exact time when they are needed.

The "Treadmill" is essential to the success of the undertaking. Any reliance on memory is slipshod business. From time to time "dead" names should be eliminated from the lists, so as to prevent wastage of money on circulars, &c., though a customer should never be given up as "dead" before trying to "revive" him with a letter of a rousing character or with a particularly tempting offer.

The "treadmill" staff have practically automatic duties. The date calculation necessary is done by the "clearer," who assigns to a customer's letter a number which launches it on the "treadmill" and brings it up automatically for consideration at the proper time. In the mail-order business brains are only required at points. The "treadmill" system can be conveniently applied to the collection of accounts. As stated above, cash with order is generally asked for, but credit has to be given to certain customers. The great majority of people will pay accounts if called upon at the right time and with the right persistence. Probably sixty to seventy per cent. of the bad debts incurred by firms are due to lack of method and judgment of human nature in collecting accounts.

In the article quoted above it is shown how the system is applied to the collecting of money due. *Proper method and persistence is the way to out-manœuvre that common weakness of human nature to put off payment unless repeatedly reminded.* The study of human nature is the keynote to the successful mail-order business.

Business Literature.—Booklets on special lines are to be sent out periodically. They will form baby price-lists pivoting round the big catalogue sent out at first to each prospective customer, and renewed once a year, which forms, as it were, the standard work of reference. The booklets focus attention on one particular line of goods, and anything of novelty in the literary or artistic contents of the booklet will help to the desired end. It would savour too much of advertisement to point to particularly catching booklets that have been issued, but the intending business man will not have to seek far to find models for his own pamphlets. *A point of great importance is the thorough analysis of the results achieved by each booklet or special circular sent out.*

Answers to circulars, if they come at all, will be found to come in a fairly regular way which can be relied upon in estimating the relative value of circulars. The characters of the replies received and the number of orders as the result of each "cast of the line" should be carefully tabulated. It can then be seen which class of advertisement has the greatest "pulling" power, which the least. Reasons for this should be sought, and with the tracing of the cause the remedy is automatically found. Even the inverting of a sentence may perhaps make a ten to twenty per cent. difference in the number of orders accruing from the venture.

In Press advertisements the importance of a "keying" system need hardly be enlarged upon. The more inconspicuous and casual it is, the more accurate will the deductions drawn from it become. The public in general is inclined to regard with suspicion an advertisement which contains anything savouring of secrecy.

Mail-order Showroom Business.—When the two forms of business are combined in the same firm, a particular point must be carefully watched—

the co-operation of the two departments. The mail-order correspondent has carefully groped his way to a footing of friendly confidence with his customer. He has let the customer feel that his particular fancies are a matter of the utmost concern to the firm, that his personal affairs are the subject of the liveliest interest, and that the *raison d'être* of the firm's existence is to supply his especial needs. This is the flattering attitude that brings orders large and often.

The customer then comes to town on a visit and takes the opportunity of calling to make a purchase. He is more or less under the impression that, if not actually known by sight, at least the mention of his name will suffice to raise the smile of cordial recognition on the face of the salesman. Nothing of the kind happens. The salesman does not even know his name. The confident mention of it is received in a frigid and non-committal manner. He is treated as the most casual of fortuitous customers. Disillusionment is bad for business.

The customer goes away with a sense of humiliation almost amounting to injury. The salesman has undone in five minutes the patient knitting of interests worked at for years by the mail-order correspondent. *Unison between the mail-office and the showroom is essential.* The two should be links in a chain. The salesman should have ready access to the customer's card-record, so that he pick up as quickly as possible the threads of the knitting, and bind up more closely the interest of customer and firm. The matter must be placed on a systematic basis.

Extra Pointers.—Not aggressive, but pushful—that is the general line of tactics to pursue. It may kill off the hypersensitive, but one cannot legislate for a minority. One can only work to strike an average and get right on the balance. The upper middle class is the limit of the mail-order *clientèle.* Above that line people will not tolerate the method of collecting accounts. Time is considered valuable by all. The aim should be to give a customer the minimum of trouble in sending inquiries or orders. England looks askance at innovations. One must dig deep to uproot prejudice. Unless goods permit of a fair advertising outlay off profits, it is useless to attempt a mail-order business. And, finally, the road is uphill for a long stretch. One must prepare to be a stayer. And *see* MAIL ORDER ADVERTISING; FOLLOW-UP SYSTEM.

WALTER MARTIN.
Of Messrs. Martin Bros., Cheapside.

MANUFACTURERS' ACCOUNTS.—A manufacturer is one who, by the application of labour, converts raw materials into finished products for sale; the labour employed was originally entirely manual, or physical, but labour-saving appliances, albeit crude, make their appearance at a very early stage, and as they are brought nearer to perfection and efficiency in any particular branch of industry, will usually tend to oust manual labour from its hitherto predominant position. The employment of "plant and machinery," coupled with the use of steam, electricity, and other forms of non-muscular energy, will, in practice, diminish the cost of production of saleable articles, and permit them to be produced in larger quantities: the effect is thus, at least as far as the earlier employers of mechanism, to increase profits for the time being.

There are many different forms of undertaking commonly grouped under the heading "manufacturer," and their operations range from absolute

simplicity to the extreme of complexity. Differences in a technical sense affect the system of accounting which is to be suitable to record the operations, and hence it must be predicated that no one system of accounts can be devised which will be exactly applicable to every manufacturer's business. General principles exist, however, common to most businesses of the productive type, and upon those principles the main outlines of manufacturing accountancy can be laid down, with the proviso, however, that further elaboration will usually be needful in each particular case, in order that the full benefit of a proper system of record shall be derived.

The books employed by a manufacturer in recording his transactions can usually be divided into two classes; viz., those which form part of the system of account, and those which are accessory or statistical. The former are those which, correlated among themselves, lead up to the preparation of a balance sheet and the profit statements usually appended thereto, while the statistical books are those employed to contain a great part of the detailed record which the financial books cannot as a rule include, to explain many of the totals comprised in the latter, and to record many portions of the technical operations of the business.

It will be of advantage to consider these two classes of record separately, and the financial books, being in effect the main stream of account, claim prior consideration.

Of the two methods of bookkeeping, viz. "single entry" and "double entry," it is only the latter which merits serious discussion, not only in manufacturing undertakings, but in every class of business. In the case of factories the usual objection to the use of "single entry," viz., that it does not show *how* the profit arises, applies with more than usual force, inasmuch as it is vital for a manufacturer to know all that can be known as to the cost of production and as to how his profits arise.

Assuming, then, the employment of the double entry method, it remains to be stated that, in its application to manufacturing undertakings, it will be found to contain much which is peculiar to that type of business, but also various principles and methods which are common in all cases where bookkeeping by double entry is employed. It is that part of the subject which is peculiar to manufacturing industries which it is the object of this article to explain, and consequently information as to principles which are of universal application should be sought under the general heading applicable to each particular case.

The financial books usually employed in a manufacturer's office are:—

1. Cash Book; 2. Ledger; 3. Journal; 4. Bought Journal; 5. Sold Journal; 6. Returns Books (inwards and outwards); 7. Petty Cash Book; 8. Bill Books.

As regards these the following remarks may be made:—

1. *Cash Book.*—The form will be that usually employed, with the addition of such analysis columns on either side as will tend to minimise posting.

2. *Ledger.*—Form as usual in traders' offices. If the product manufactured be a single homogeneous article, *e.g.*, gas or electric current, supplied to a large number of consumers, all of whose ledger accounts contain practically a stereotyped set of items with but varying amounts, the use of a columnar ledger will facilitate working and reduce expense. The customers' names can be ranged *down* the page at the left-hand side,

while the descriptive headings can be ranged *across* the page. Similar additional ledgers can be used for by-products if supplied on similar lines to the main product.

Where accounts of customers are numerous and of varying dimensions, the use of a loose leaf ledger, with careful precautions, will facilitate posting and reference.

It will usually be needful to keep a nominal or impersonal ledger, separate from the customers' or creditors' ledgers; such ledgers will generally be of the regular form and ruling.

3. *Journal.*—Form as usual.

4. *Bought Journal* (purchase book, invoice book).—It is usually needful to employ a bought journal containing analysis columns for the classification of purchases according to their nature. The form appended is typical of this division.

Specimen No. 1. BOUGHT JOURNAL (*Iron Founder*).

Date.	No.	Bought from.	Metal.				Coal.				Firebricks. Sand.			Sundries.			Folio.	Total.		
			Weight.	£	s.	d.	Weight.	£	s.	d.	£	s.	d.	£	s.	d.		£	s.	d.

Further analysis columns may be added for *expenses* incurred as well as *commodities* purchased, if such be convenient, and the book will then contain a complete record of ordinary business liabilities incurred.

Some businesses purchase for re-sale articles ready made, and conduct such departments concurrently with their manufacturing business proper. In such cases separate accounts will require to be kept, both in the ledger and in the statistical books, for purchases of raw materials and finished goods, and separate bought journals will require to be employed.

5. *Sold Journal* (sales journal, day-book).—The goods sold, whether they have been manufactured by the undertaking, or have been purchased ready made, will be passed through this book. The form should resemble the bought journal to the extent that analysis columns for classification purposes should be provided; a typical illustration is appended.

Specimen No. 2. SALES JOURNAL (*Kiln*).

Date.	Purchaser.	Order No.	Firebricks.					Tiles.					Total.			Trade Discount.			Folio.	Net.		
			No.	Price.	£	s.	d.	No.	Price.	£	s.	d.	£	s.	d.	£	s.	d.		£	s.	d.

Additional columns can be added as repuired by the nature of the business.

6. *Returns Books* (inwards and outwards).—The form of returns book employed should as far as possible be a replica of the sales (or purchases) journal, with such alterations in the wording of the headings as may be needful.

7. *Petty Cash Book.*—The petty cash should be kept on the "imprest" system, and the book itself should be of the usual type with a number of analysis columns on the "expenditure" side. Separate columns must be provided for all ordinary classes of expenditure, payment of which is made through the petty cashier, and in addition columns will be needed for small purchases of raw material, small payments for occasional labour, and occasional purchases of finished goods. The practice of paying the three forms of expenditure mentioned in detail out of the petty cash is to be discouraged as far as possible, as it offers opportunities for peculation. All accounts for purchases and all expenditure on wages should theoretically be satisfied through one channel only, but occasionally special needs will arise and render it impossible to adhere strictly to the rule.

The main body of the transactions requiring record on the books of a manufacturing undertaking will be of an ordinary commercial nature and need no special comment. The impersonal accounts, however, which contribute towards the preparation of the statements of profit and loss, involve the employment of methods which are to a certain extent peculiar to the type of business under review, and such special matters require detailed consideration.

The stock of manufactured goods should actually be kept, and be regarded in the books as a separate matter from the stock of materials on hand, although the one may be the ultimate product made from the other, and at the same time purchases of any completed commodities for re-sale must be kept separate, both in the journals and in the ledger, from raw materials acquired.

A consideration of the form in which manufacturing profit and loss accounts are prepared will serve to show the necessity of such separations, and will incidentally show how many of the other impersonal accounts are finally dealt with. Many forms of manufacturing and trading accounts exist, but at the outset one general form may be considered.

The aim of every trading, revenue, or profit and loss account consists in the ascertainment of profit made, and this object is achieved by offsetting cost or expenses against gross returns; the operation may be spread over one or more statements of account, but the main principle, *i.e.* of debiting expenses and crediting gains, remains the same.

In a manufacturing business the gross return for goods sold constitutes practically the whole of the "gross product of trading," and the cost of manufacture and the expenses of the concern constitute the total charges against such gross return. The accounts commonly employed are:—

(1) The *Manufacturing* Account, which shows the total cost of goods produced during the year or other period.

(2) The *Trading* Account, which shows the difference realised between cost and sale price of goods sold during the year (the "gross profit").

(3) The *Profit and Loss* Account, in which the trading and other expenses of the business are set-off against the gross profit brought from trading account, leaving the "net profit" for the year or other period.

The cost of production of the finished articles turned out by a factory in any one year will be the cost of raw materials plus the cost of labour and factory expenses; it is these matters which (with necessary adjustments for starting and concluding stock of raw materials and work in progress) consequently form the basis of a "Manufacturing Account" as under:—

Specimen No. 3.

MANUFACTURING ACCOUNT, *for the Year ended* 31*st December* 1906.

Dr. *Cr.*

1906			£	s.	d.	£	s.	d.	1906			£	s.	d.	£	s.	d.
Jan.	1	To Stocks on hand, at cost—							Dec.	31	By Stocks on hand, at cost—						
		Raw materials .	1000	0	0						Raw materials	2000	0	0			
		Work in progress	500	0	0						Work in progress . . .	1000	0	0			
						1,500	0	0							3,000	0	0
Dec.	31	To Purchases—							"	"	" Balance, being cost of production of completed goods for year, carried to Trading Account . .				40,700	0	0
		Raw materials (less returns)				20,000	0	0									
"	"	" Wages . . .				15,000	0	0									
"	"	" Cost of superintendence .				2,000	0	0									
"	"	" Factory expenses . . .				1,800	0	0									
"	"	" Light and power . . .				2,200	0	0									
"	"	" Depreciation of plant and machinery .				1,200	0	0									
						£43,700	0	0							£43,700	0	0

In connection with the above statement it must be said that while it is universally admitted that the charges for factory expenses, cost of superintendence, and depreciation of plant and machinery are part of the cost of production, they are not invariably debited to the manufacturing or trading accounts. It is said that in his mind the manufacturer reckons only upon a basis of the cost of raw materials plus labour, in considering what articles may have cost him and in fixing their selling price; the question is a controversial one, and beyond the mention of the fact of its existence a detailed consideration of its merits is to be avoided in an abbreviated description.

It is to be observed that it is only such costs and expenses as go to make

up the total cost of production that are included in the manufacturing account, and that anything which will not conform to this standard must be relegated to the other accounts.

Having, by means of the manufacturing account, ascertained the cost of manufactured products, it remains to consider their sale. The trading account, of which a form is appended, forms the first part of such process.

Specimen No. 4.

TRADING ACCOUNT, *for the Year ended* 31*st December* 1906.

Dr. *Cr.*

1906			£	s.	d.	£	s.	d.	1906			£	s.	d.	£	s.	d.
Jan.	1	To Stocks on hand—							Dec.	31	By Sales for year, less returns—						
		1. Goods manufactured by factory, at cost . . .	4000	0	0						1. Own manufactures .	49,000	0	0			
		2. Goods purchased for re-sale, at cost . . .	1000	0	0						2. Goods purchased .	5,000	0	0	54,000	0	0
						5,000	0	0	,,	,,	,, Stocks on hand, at cost—						
Dec.	31	To Cost of production of goods manufactured during year . .				40,700	0	0			1. Own manufactures .	5,000	0	0			
,,	,,	,, Cost of goods purchased ready-made .				6,000	0	0			2. Goods purchased .	4,000	0	0	9,000	0	0
,,	,,	,, Gross profit carried to Profit and Loss Account . . .				11,300	0	0									
						£63,000	0	0							£63,000	0	0

The above account will serve to show how the cost, not only of goods manufactured, but also of ready-made goods purchased for re-sale, is charged against the total sales for the year, and that the result and balance represents the gross profit—*i.e.* the margin between the cost of production and selling price.

From the trading account the gross profit is transferred to the profit and loss account, and is there subjected to deduction of the general expenses of the business, and the expenses of selling the goods and obtaining payment therefor as opposed to the expenses incurred in producing them. The form commonly employed follows that set out on next page, being specimen form No. 5.

The subject of profit and loss, and the method and principle of the account, is also treated, it may be remarked, in the article on PROFIT.

Specimen No. 5.

PROFIT AND LOSS ACCOUNT, *for the Year ended* 31*st December* 1906.

Dr. *Cr.*

1906			£	s.	d.	1906			£	s.	d.
Dec.	31	To Salaries	2,000	0	0	Dec.	31	By gross profit brought from Trading Account	11,300	0	0
,,	,,	,, Bank charges and interest	1,000	0	0	,,	,,	,, Sundry receipts .	10	0	0
,,	,,	,, Rent, rates, and taxes (office premises)	500	0	0						
,,	,,	,, Bad and doubtful debts	1,000	0	0						
,,	,,	,, General expenses .	820	0	0						
,,	,,	,, Balance, being net profit for year, carried down . . .	5,990	0	0						
			£11,310	0	0				£11,310	0	0
			£	s.	d.				£	s.	d.
Dec.	31	To Balance, carried to balance sheet . .	7,990	0	0	Dec.	31	By Balance, net profit for year	5,990	0	0
						,,	,,	,, Balance, brought from last year . .	2,000	0	0
			£7,990	0	0				£7,990	0	0

The warehouse expenses are included in the above account with the general expenses of the concern; they may, if preferred, be charged in the trading account rather than in the profit and loss account.

The basis on which the foregoing accounts are designed is, it is contended, one mainly of *fact* as opposed to estimate; it must, however, be mentioned that other methods of stating such accounts exist, but some of them are open to objection on account of the creation in them of artificial entities, and their liability to misuse.

It is frequently contended that the profit derived by a manufacturer consists partly of profit on manufacturing *per se*, and partly of profit on trading in the products manufactured; the accounts are sometimes split to show this division, and the transactions are represented as if the manufacturing department had made its products and had sold them at current trade prices to the trading department, which in its turn had re-sold them to the public at large at such enhanced price as it was able to obtain.

The manufacturing and trading accounts then assume the following form; the figures correspond to those in the specimen forms 3 and 4 previously given.

Specimen No. 6.

MANUFACTURING ACCOUNT, *for the Year ended* 31*st December* 1906.

Dr. *Cr.*

1906		£	1906		£
Jan. 1	To Stock on hand . . .	1,500	Dec. 31	By Sales to trading department at trade prices .	45,000
Dec. 31	,, Purchases and other cost of production . .	42,200	,,	,, Stock on hand . . .	3,000
,,	,, Profit on manufacturing	4,300			
		£48,000			£48,000

Specimen No. 7.

TRADING ACCOUNT, *for the Year ended 31st December* 1906.

Dr.						*Cr.*
1906		£	1906			£
Jan. 1	To Stocks on hand . . .	5,000	Dec. 31	By Sales		54,000
Dec. 31	„ Cost of goods bought from manufacturing department	45,000	„	„ Stocks on hand—		
„	„ Cost of ready-made goods	6,000		1. Own manufacture at current trade prices . .	£5,600	
„	„ Profit on trading . .	7,600		2. Ready-made goods . .	4,000	9,600
		£63,600				£63,600

The weakness of this method lies in the facts that, (1) stock of manufactured goods on hand at end of period is, in the trading department's account, valued at the cost to that department, viz. current trade prices; (2) the cost to the trading department is probably in excess of the cost to the firm itself in its manufacturing department; and consequently (3) manufactured stock appears in the balance sheet at over its cost price, and an unearned and unrealised profit is taken credit for in the balance of profit and loss.

In order to remedy this admitted overstatement, it is sometimes suggested that a reserve shall be raised, out of the profit and loss account, sufficient to cancel the excess of profits shown. The fact that it should be necessary to make such a reserve must reflect on the methods employed, and in times of depression there will be a disposition to ignore its necessity altogether. It would appear, therefore, that the only safe general rule is, to omit the division between manufacturing profits and trading profits in the system of accounts proper, leaving such comparisons to be made outside the books, possibly concurrently with the costing system in force. The reason frequently adduced in favour of distinguishing between these two portions of profit is, that it is beneficial for the manufacturer to know how the cost to him of the goods he makes compares with what they would cost him if purchased ready made; the argument is admittedly a sound one, but the comparison here suggested can be made outside the books, without involving any of the dangers of unsound finance which an adoption of the separation in the actual books may tend to bring about.

Where the business is one of a simple character, using but little plant, working mainly "to order," and not to produce stock for a warehouse, it may be possible to render the manufacturing and trading accounts in the form of one statement only; this involves, however, no difference in the principles upon which the accounts should be prepared, beyond the fact that in amalgamating the two accounts, the credit entry in the manufacturing account, and the corresponding debit entry in the trading account, representing total cost of goods manufactured are extinguished.

The financial principles by which the accountant to a manufacturing undertaking should be guided in preparing a profit and loss account, are in

the main the same as in any other business, but some of the more important counsels may perhaps be mentioned:—

1. Stock on hand (whether finished, partly finished, or in a raw state) should never exceed its cost price, and no profit should be taken credit for until the goods are sold.
2. Sufficient depreciation must invariably be allowed in the case of buildings, plant, and all other assets the value of which steadily decreases.
3. Loose tools and patterns should be written off as they become worn out or useless; the former are perhaps best dealt with as stock on hand, and made the subject of a periodical revaluation at the time of stocktaking; while the latter must generally be regarded as a more or less ephemeral type of asset, and should be rapidly depreciated. They are frequently valueless within two years of their construction.

The question of depreciation in regard to manufacturing businesses is a wide one, but the vital necessity of this charge against profits is frequently imperfectly grasped. The estimated life of the asset should be the basis on which it should be written off, and the annual (or other) transfer against profits should be designed to reduce the book value of the asset to what it would fetch as scrap iron, or other its residual value, by the date at which its usefulness as a productive machine is nil. Depreciation is sometimes effected by writing off a fixed percentage on the *original cost*, or, again, by a fixed percentage on the *diminishing value* shown by each year's balance sheet; the annuity method is useful where the life of the asset is expected to be a long one, and the question of interest enters into calculation, while the effecting of a sinking fund policy with an insurance company is a method which at once entails a regular charge for depreciation of existing assets, and provides a sum of money for the purchase of fresh assets to replace them on their extinction. A depreciation *reserve* is sometimes built up, in preference to actual writing down of the asset, but, provided the amount of the reserve be deducted in the balance sheet from the figure at which the asset stands, the practical result is the same in both cases. The method to be selected in any particular case is largely a matter of choice, but in every case it is imperative that adequate depreciation shall be provided for, and the calculations in connection with it should err, if at all, on the side of generosity. Depreciation should not, in a company, be regarded as an appropriation of profits, and one which arises for consideration *after* shareholders' dividends have been paid, but as a necessary expense before profits are ascertained. A periodical revaluation of plant, machinery, and other assets is useful in order to *check* the basis upon which depreciation is being charged, but such revaluations, including as they do the effect of external fluctuations in the current price of similar assets, are themselves rarely a fair *basis* upon which to depreciate an asset.

The statistical books kept by a manufacturer are usually numerous, and their form varies greatly according to the class of business. The books usually employed are—

(a) *Office.*

1. Register of quotations supplied to customers.
2. Register of orders executed, with specifications and prices.
3. Register of customers, with information as to their financial standing.
4. Register of orders issued for the supply of raw materials to warehouse.
5. Register of invoices.
6. Register of estimates for manufacture of goods.
7. Register of orders issued for manufacture of goods.
8. Register of goods manufactured.
9. Register of goods despatched.
10. Register of plant, and values thereof.

The above may assume various forms, and the use of the card index or card ledger system is useful for many of them, *e.g.*, register of orders executed.

(b) *Warehouse* (*raw materials*).

1. Register of stores received.
2. Register of stores issued to works.
3. Register of stores returned to vendor.
4. Register of stores returned by works (being in excess of actual requirements for any particular order).
5. *Stores ledger;* recording stores received, issued, and on hand, and written up from the preceding four registers.

All the foregoing are kept, in quantities and at monetary cost, classified under description of goods. All stores purchased and issued should pass through the above books, even though they may be delivered direct to any particular job, and for the correctness of quantities and prices the storekeeper should be responsible.

(c) *Warehouse* (*manufactured goods*).

1. Register of manufactured goods received from factory.
2. Register of ready-made goods purchased.
3. Register of goods issued in execution of customers' orders.
4. *Stock ledger;* written up from three foregoing registers.

The foregoing are kept in quantities, and the monetary valuation employed is in every case the *cost;* the latter is obtained from the cost ledger in the costing department. All goods manufactured should pass through the warehouse books, even though their issue therefrom be simultaneous with their delivery to the warehouse keeper.

(d) *Timekeeper.*

1. Time books.
2. Summaries of wages paid and their allocation to different orders for manufacture of goods.
3. Registers of employees and their rates of wages.

(e) *Cost department.*

1. Estimates of cost of manufacture of parcels of goods, or of specific articles.
2. Summaries of wages, materials, and expenses used or incurred in manufacture of specific parcels of goods.

3. *Cost ledger;* this is written up from the two foregoing classes of statement, and such other information as may be necessary. An account is opened for each parcel of goods as its manufacture is commenced, and to this account are debited a due proportion of all expenditure incurred. Upon completion the total of a parcel cost forms a basis for entry of the finished stock in the warehouse-keeper's books, and the account in the cost ledger should be closed. The total balances of the accounts open at any one time thus supplies the valuation of "work in progress" required for the manufacturing account.

Additional books will be necessary in many cases, and may be drawn so as to suit individual requirements. The statistical books, recording the history and position of assets, should as far as possible be made to harmonise with, and explain, the accounts recording those matters in the financial ledger, *e.g.*—

The "Register of plant" explains the "plant and machinery" account in the impersonal ledger.

The "Stores ledger" gives and explains the amount of "stores in hand" in the trading account, and the total money balances on the stores ledger should equal the valuation yielded by a stocktaking.

The "Stock ledger" similarly gives and explains the balance of stock on hand.

The "Register of manufactured goods issued" explains the "sales journal," &c.

If the cost of manufacture of goods be accurately computed, a separate journal (part of the system of accounts) can be kept to record the cost of each parcel of goods transferred to stock, and the "total cost of goods produced," *i.e.* the total of this journal, can at any time be inserted in the manufacturing and trading accounts. If the other analogous journals (sales, purchases, &c.) are also posted in their respective accounts, it will be possible to prepare a profit and loss account and balance sheet at any time, without the necessity of a stocktaking, as follows:—

1. *Manufacturing account.*

The balance of manufacturing account (after crediting cost of goods manufactured) will represent the value of stock of raw material on hand, plus the value of work in progress; the former figure can be obtained from the *stores* ledger, and the latter from the *cost* ledger.

2. *Trading account.*

The value of manufactured goods on hand, for purposes of the trading account, can be obtained from the *stock* ledger, and the trading profit will be such amount as is necessary to cause the two sides of the trading account to agree, after the inclusion of this item.

3. *Profit and loss account.*

The deduction of balances of expense accounts from the trading profit shown by the trading account, will give the net profit.

See FACTORY ORGANISATION; COST ACCOUNTS.

STANLEY G. SMITH, C.A.

MONTHLY STATEMENT
FORM A.

THE A1 FOUNDRY COMPANY, LTD.

Statement of Transactions for the month of 190

Cash Book.

Receipts paid into Bank
" remaining to be paid into Bank

Total

Analysis—
Sales Ledger Accounts
Purchases Ledger Accounts
Nominal Ledger Accounts

Contras

Cheques drawn

Analysis—
Purchases Ledger Accounts
Sales Ledger Accounts
Nominal Ledger Accounts—
Wages
Travelling Expenses
Commission
Petty Cash
Contras

Private Payments Book.

Cheques drawn

Analysis—
Directors' Fees
Drawings
Salaries

Bank Account.

Balance at commencement
Receipts paid in as above
Cheques drawn as above—
Per Cash Book
Per Private Payments Book
Balance at end of month

Petty Cash Book.

Balance in hand at commencement
Cheques for disbursements as above

Disbursements—
Sundry manufacturing charges
Stamps and telegrams
Stationery and sundry office expenses
Carriage
Etc., etc.

Total

Balance in hand at end of month

Wages Book.

Wages on manufacture—
Class A
" B
" C
Sundry labour and expenses
Tool-making, etc.
Machinery, plant, buildings, etc.
Additions
Repairs and renewals
Engine and machinery expenses
Horses, carts, etc.
Warehouse, packing, etc.

Purchases Book.

Pig-iron
Sundry materials
Tools, tool-steel, files, etc.
Engine and machinery expenses
Sundry manufacturing charges
Coal and slack
Machinery, plant, buildings, etc.—
Additions
Repairs and renewals
Rent, rates, taxes, and insurance
Gas and water
Stationery and sundry office expenses
Packing, packages, etc.
Carriage outwards and shipping charges
Advertising, electros, etc.
Factored goods
Etc., etc., etc.

Purchases returns

Discount on purchases

Sales Book.

Class A
" B
" C
Etc., etc.

Factored goods
Shipping charges
Packages
Sundries

Sales returns

Discounts on Sales

Comparative Statement.

(Capital Expenditure excluded).

	This Year.	Last Year.
Sales, net, for the month		
" " from commencement of year		
Purchases, net, for the month		
" " from commencement of year		
Wages and salaries, etc., for the month		
" " from commencement of year		
Petty cash for the month		
" " from commencement of year		
Debtors per Ledger Balance Account		
Creditors " " " "		

MANUFACTURING BRANCHES. *See* BRANCH ACCOUNTS.

MANUFACTURING CHEMIST: How to become a.—The application of chemistry to industrial processes gives employment to many chemists who have undergone a thorough training for their work. They find employment in gasworks, breweries, chemical works, and other manufacturing concerns, while as analytical chemists they are chiefly employed in the examination of the qualities of food-stuffs, drugs, &c. There is undoubtedly a profitable field for the ambitious man who chooses to go in for chemistry from the manufacturing point of view. He may elect to take up pure science in the hope of getting a demonstratorship as a stepping-stone to a professorship. In that case he should do his utmost to secure a training at one of the older Universities, although, so far as mere scientific instruction is concerned, he might get instruction equally good in one of the many provincial Universities and University Colleges, where the cost would be at least £50 a year less. This article, however, is concerned largely with the man who decides to take up Applied Chemistry, and it is for such men that the following information is intended.

A wide general education is a necessity, including Latin, German or French. To the analytical chemist German is more important than French. Science, particularly Chemistry and Physics, should be studied; but facts are of less importance than the power of demonstrating them. The boy who can perform ordinary experiments neatly, and who has been trained to observe the ordinary and extraordinary phenomena connected with them, is likely to make a more successful chemist than he who has a mere knowledge, very wide, of chemical facts and formulæ. Mathematics is a very important subject, and graphical methods of solving algebraical problems should be thoroughly understood. The pupil should acquire the power of expressing himself in clear, terse English, which at school receives far less attention than its importance deserves. The school period should be prolonged to the age of seventeen, or at least sixteen, and the pupil should by this time have passed the Oxford or Cambridge Local Junior or an equivalent or higher Examination, and his certificate should state that he passed at one and the same time in (1) English, (2) Latin, (3) Arithmetic, (4) Algebra to Simple Equations, (5) the first three books of Euclid, (6) French or German.

There are three ways in which a young man may train himself for work in Applied Chemistry. He may spend about three years in a University or University College and then seek a post as assistant chemist. He may spend half his time in the works—dyeing, brewing, gas, paper-making, &c.—and half in a class. He may spend all day in the works and get his general training in private study and evening classes. The man who can afford it should by all means take the first (University Course) and follow it up with a year or even two years in Germany. He will thus qualify himself for a far greater range of employments—technical or professorial—and such a training will fit him far better than others to be a leader of men, and possibly to combine the duties of manager and chemist. If he cannot afford one of the older Universities, one of the newer ones, or one of the University Colleges, will serve his purpose well, and the cost away from home would not be more than £100 a year. A year in Germany need not cost more than £100, including travelling expenses. The second (half-time course) is

growing in favour. In Edinburgh, for instance, pupils in the City Gas Department may spend half their time in the works and half at the Heriot-Watt College. The system, however, is not yet sufficiently developed for us to give more than the advice to adopt it if possible.

The third course is the one usually followed by those who cannot afford the first. Arrangements are made with the head chemist or the manager of some particular works to enter the chemical department as a pupil. The usual period of apprenticeship is three years, and the premium £150. A portion of this is, however, generally returned as wages. A really clever and hard-working man may do as well in the end after such a training as many who have spent far more on their general education, but he is more or less tied to one branch of Applied Chemistry, and cannot have the same grasp of scientific principles as the more highly educated man. He tends to become "a rule of thumb" man. If, however, he is shrewd, he can widen his general knowledge by private study and attendance at evening classes. In the works he must make up his mind to keep his eyes more active than his tongue. If the student aims to become a Public Analyst, he should apprentice himself to one for a period of three years. The usual premium is £100, and no wages are given.

Although many well-known Consulting and Analytical Chemists do not belong to the Institute of Chemistry (Offices, 30 Bloomsbury Square, W.C.), it is advisable in these days of keen competition to qualify for entrance. The letters A.I.C., or better, F.I.C., after a man's name are a guarantee that his application for a post is worthy of close attention. The book of regulations for the admission of Students, Associates, and Fellows can be obtained for a shilling on application to the Registrar, Institute of Chemistry, 30 Bloomsbury Square, W.C. There are three grades of members—Students, Associates, and Fellows.

First Grade.—The candidate for the Studentship must be over seventeen years of age, and must have passed a Preliminary Examination in subjects of general education approved by the Institute. He must also show that at the time of making application for registration he is working at an institution recognised by the Council or in the laboratory of a Fellow of the Institute, with the object of qualifying for the profession of Analytical and Consulting Chemist.

Second Grade.—It is not obligatory on a candidate for the Associateship to have been registered as a Student, but such registration will be found advantageous. In addition to the Preliminary Examination mentioned above, he will have to pass two others—the Intermediate and Final. To be admitted to the Intermediate Examination, the candidate must prove that he has regularly attended systematic day courses in an institution recognised by the Council for at least three academic years. As an alternative to these three years' training, a candidate may take one of two years and work systematically for two other years in the laboratory of a Fellow of the Institute. No questions as to time or manner of training are asked of a candidate with a Science degree of a University recognised by the Council; but he must have taken both Organic and Inorganic Chemistry in his Final, and Mathematics either in that or in his Intermediate. Those who hold a Science degree with distinction in both branches of Chemistry are, as a

rule, excused the Intermediate altogether. The Final Examination for the Associateship lasts four days, and the candidate is expected to possess, in addition to a general knowledge of all branches of Chemistry, a thorough knowledge of one branch selected by himself from the following: Mineral, Metallurgical, Physical or Organic Chemistry, Analysis of Foods and Drugs and of Water, Biological Chemistry. A candidate who wishes to qualify himself for appointment as Public Analyst should take Analysis of Food and Drugs and of Water.

Third Grade.—For admission to the Fellowship (F.I.C.) an Associate (A.I.C.) is required to have been registered for three years, and to have been continually engaged during that time in the study and practical work of Applied Chemistry in a manner satisfactory to the Council.

Prospects.—Having qualified himself in any of the ways described above, the young chemist should seek a post as assistant. The salary will probably not be more than £120 to begin with. When appointed Analytical Chemist to some manufacturing firm he may expect £300, but if he is a good man and lucky, he may ultimately get as much as £1000 per annum. Managers of works are not usually chemists, but there is some prospect that the two posts may in the future be combined in the case of a man who, with a sufficient knowledge of Chemistry, combines the power of managing men.

MARKET DEVELOPMENT.—*See* SPECIALISATION IN MANUFACTURE.

MONEY-BACK TRADING.—A form of trading which is growing in popularity, particularly in the United States, though it has not been generally adopted in England, is known as "money-back trading," the idea being that any dissatisfied purchaser may have the money he has laid out refunded to him immediately on the return of the goods he has bought. At first sight, to the conservative-minded trader, it sounds like an extravagant offer, leading to endless complications, but this has not been found to be the case in practice.

The history of money-back trading is comparatively recent. About twenty years ago, a large department store in Philadelphia, which sold everything from a paper of pins to horse clothing, announced that any purchase made at that particular shop would be subject to the return of the goods, if, for any reason, they were found unsatisfactory. The further promise was made that money spent by the customer would be cheerfully refunded if he did not find other goods equal in value to take in place of the returned article. This idea was so largely and so well advertised that the particular firm's business increased by leaps and bounds from month to month and year to year. Indeed, so popular did the idea become, that other department stores, competing with the one which originated the scheme, had to fall into line. In Philadelphia, at the present time, practically every shop will give money back to a dissatisfied customer on the return of the article in an uninjured state. Of course, there is nothing very new in this, but from that enterprise probably dates the tendency of the American store to make good on every transaction. In the big English stores, redress of this character would be just as promptly obtainable; in fact, it is a tradition with store-keeping nowadays on modern lines, that no dissatisfied customer shall leave a business establishment.

But while this is the outcome of the money-back trading idea, prompt redress on the part of the store-keeper is not what is implied by the title. Really, it was a new and a strong argument devised for the sale of a proprietary article. The man who originated the idea in the stores was Mr. John E. Powers, who, as an advertising expert, is perhaps best known in the United States. Mr. Powers was connected with the enterprising department store in Philadelphia which first experimented with this policy, and a joint experiment helped to make, not only a national reputation for the shop, but for Mr. Powers as well. Afterwards, Mr. Powers took up advertising writing for a number of firms and extended the principle of money-back trading by originating the selling policy of Fels & Company, the proprietors of Fels-Naptha, when they started to put their soap on the English market. The idea, which made so great a success in the store and which has largely determined all store conduct ever since, was adapted to meet the needs of the Fels-Naptha soap, and the money-back phrase became a leading feature in everything relating to its selling policy. In every announcement to users of soap, whether in daily, weekly, or monthly publications, the concise, plain, and direct offer was made that any grocer, or shopkeeper, was authorised to return the money for a single bar of Fels-Naptha soap or any number of bars bought at that shop, if the article was not found satisfactory in actual use. The further statement was made that the soap need not be returned—that the customer had only to go to his grocer or dealer and say the soap was not satisfactory to secure a return of his money.

In connection with a proprietary article, this method was then a great novelty, and immediately attracted a great deal of attention, and the campaign of advertising then instituted became known as the "money-back" idea, which has been used to describe it ever since. As a matter of fact, from a business point of view, what really happened in this campaign, which was undoubtedly successful, was that an unanswerable talking point was introduced into the advertising, calculated to impress a practical people. When a proprietary article is unknown and the consumer has to learn its quality, perhaps the final argument that would weigh with him is the suggestion that he might try the goods without any risk to himself. Fels-Naptha made it possible for every agent handling the soap to return the money when demanded, and the simplicity of the scheme and its directness, in addition to the conclusive nature of the offer, were undoubtedly factors in a great success. It is well worth the consideration of makers of similar lines of goods as to whether this strong selling note is not still as valuable as it ever was, and whether it is not the best selling policy that could be invented. Conservative traders are apt to think that such an offer must involve endless trouble and expense. It was predicted for Fels-Naptha that the office would be overcrowded with demands for the money back, and that it would give so much trouble to the retailer, that the policy could not possibly be pursued. Predictions were not verified in this case, and the offer was continued and made as general and as public as possible, the travellers being encouraged to communicate the matter to their customers and to encourage everybody who was dissatisfied with the speciality to go back and get the money paid for it.

In actual practice the demands for a return of the money were so few as to be negligible. The calls for money back on this transaction, through-

out Great Britain, during the last nine years, scarcely amounted to a hundred, and the offer has been before the public all the time. From my experience of money-back trading, which I pioneered in England, I should think that any manufacturer of a really good article, who wishes to popularise his goods and establish a solid reputation for them, is safe in making the offer of instant return of the money to every customer who might be dissatisfied with the purchase. The rank and file of people are honest, and do not take advantage of such an offer, or abuse it. Obviously such a scheme would not do for any article that was not worth the money, but so long as the article is worth the money the public would only take advantage of the offer in very few cases. This same principle of universal honesty makes it possible for large firms to open up numbers of small accounts on an instalment basis. There is a greater loophole for leakage in such transactions than there is in money-back trading of the type I pioneered, but from all accounts defaulters are rare even in the more dangerous proposition from the trader's point of view.

The money-back offer has been made in many propositions since I first took it up, and I have heard no complaint of its success. The only traders who find it no use are people who are selling goods dishonestly and make a dissatisfied customer with every transaction. Such trading methods defeat their own ends, and it is not often that the makers are in the money-back field very long. In the same way, the money-back offer has been abused by traders who are foisting questionable goods on the people and have not the slightest intention of keeping to the terms of the contract. The public, however, have a shrewd habit of separating the wheat from the chaff, and the firm of repute which adopts this method of trading would find in it tangible results which would justify the innovation.

JOSEPH FELS.
One of the Founders of the Firm manufacturing Fels-Naptha Soap.

MONTHLY STATEMENT.—While the words "monthly statement" cover a vast variety of statistics and statements, most attention is paid, commercially, to the periodical returns of this nature which are submitted to those responsible for the working of large concerns, and particularly those enjoying the privilege of limited liability.

Approximate balance sheets may be dealt with in this way, classified "trial balances" (see "Handy Trial Balance Book," published by Gee & Co., 34 Moorgate Street, E.C.), and financial statements of various kinds, in addition to stock statements, costing records, advertising expenditure and results, departmental transactions, agents' returns, approximate trading and profit and loss accounts, and comparative records of various classes of expense.

Indeed it may very truthfully be said that there is no limit to the ends to which the use of these periodical statements can be put.

The value of curves and diagrams of all kinds should not be overlooked in this direction, and the increased attention which is being paid to commercial statistics generally leads one to hope that some day, in the near future, perhaps, a proper exposition of the art will appear in a permanent form.

At present, while Mr. Arthur L. Bowley, M.A., F.S.S., has written very

learnedly on the matter from a mathematical standpoint ("The Elements of Statistics," King & Son, Orchard House, Westminster), the purely commercial aspect of the subject has not, so far as we are aware, been systematically dealt with. *See* PERIODICAL ACCOUNTS; DAILY STATEMENT.

A form has been published by Mr. G. W. Radley, which is a useful and suggestive example of a monthly statement for submission to a board of directors (see p. 24).

MOTOR DELIVERY FOR RETAILERS: The Cost.—The use of the motor-car for any purpose has been of comparatively recent growth, and the special development of vehicles for trading purposes has been delayed owing to the tendency to make the most of the new power for purposes of pleasure. For many years the motor-car was primarily designed as a vehicle for carrying passengers, and any utility it might have had for business purposes has been treated as a side issue, the idea always being that the motor-car used for trade purposes might be in some measure transformed into a car for private use. This point of view has in practice delayed the development of a vehicle which should serve a purely commercial purpose, and indeed its evil effects are still felt in this particular industry. It has always prevented the value of the motor-car being thoroughly realised by traders who have much work to do outside their own establishments, in delivering goods.

The use of motor vehicles for transit may be said to date back to the day when their possibilities were realised as a substitution for the old horse omnibus. The tendency to use them for this purpose attracted the attention of firms delivering heavy goods over wide areas, but here, again, it became difficult to disassociate the motor-car from the vehicle of the van type, calculated to carry a load of from two to three tons. The first motor vehicles were largely used for haulage purposes, and were considered practical by furniture removers and similar traders whose goods bulked largely and were distributed over a wide area. To-day, however, it is being realised that the motor vehicle capable of carrying a small load of about 25 cwt. is not only practical to the trader, particularly the trader in the retail world, but is destined to be one of the most useful methods of distributing goods at his disposal. Even a load of 25 cwt. is too high for the majority of users in retail trades, and it is only of recent years that a determined effort has been made to meet the needs of the likely purchasers of cars capable of carrying about 5 cwt.

The first business men to see the value of the smaller motor-car for rapid delivery were the newspaper firms issuing many editions, the success of which depended on their rapid distribution over a small area. The bulk of their parcels for this purpose were not heavy, and what was needed was a light and rapid car which could deliver many small parcels at stated points quicker than the most rapid method known in the average large city by means of the bicycle or tricycle. The newspaper firms designed for themselves a vehicle which was not much larger than the small van used by local traders, on three wheels, propelled by pedals, and in the great business of distributing papers over an area of five, six, or eight miles these cars, in practice, have proved so thoroughly successful that there is no reason why this type should not be extended to suit the necessities of every local trader

—the butcher, the baker, the draper, or any man sending out parcels each day; and experience teaches that it is an economical factor in doing this very necessary work. The great advantage of these small cars over the heavier vehicles of the old type is that they can be used economically for deliveries from door to door. It is impossible to make a large vehicle pay if it is to be constantly stopped and delayed every few hundred yards. The horse vehicle for this purpose is cheaper than the motor-van. The driver of the small car can stop his engine while delivering the goods, and start the machine again, and be off, and proceed to his next stopping-place without any appreciable loss of time or without any waste in running the machine. The cost of the car is also proportionately smaller, so that its value has not to be taken into account when it is lying idle at different points to which it is sent. It is also easily handled in narrow streets, unlike a heavier van, and is practical for all purposes of delivery in suburban byways.

There is no comparison between the rapid little motor vehicle and old methods of either pushing the vehicle by hand or driving it by pedals worked by the driver. It is not only more rapid in covering a limited area, but in the aggregate will carry more. Promptitude is also a point which every trader should take into account. Just as the vehicle of the van type does the work of four horses better, so the small vehicle for work which amounts to almost house-to-house delivery is destined to do the work of one horse, and do it almost twice as well. The constant duplication of this machine by stores which previously delivered by horse van is proof that it is not only a more effective means of transit, but also a wise economy in the end.

An estimate of the cost of one of these vehicles has been carefully compiled from actual results by an expert. The car in mind cost complete about £100, carried about 7 cwt., and did its work under all sorts of conditions. Its cost per week worked out at:—

	£	s.	d.	
Driver	0	18	0	
Renewals, tyres, repairs, &c.	0	10	0	
Petrol	0	10	0	
Garage, cleaning, &c.	0	2	6	
Oil and paraffin	0	1	0	
Insurance	0	2	0	at present
Interest at 20 per cent.	0	7	4	
Total	£2	10	10	

For this sum the car is estimated to cover 60 miles per day, or about 360 miles per week, which works out at a cost of 1¾d. per mile. It should be remembered that this estimate includes all costs that are likely to be incurred by the vehicle, and covers compensation for third parties, and when one realises that the car carries up to 7 cwt., its value as a method of distribution becomes at once obvious.

For instance, take the delivery of bulky goods which are difficult to handle and awkward to carry. A typewriter is as good an illustration as any, and the usual practice is to deliver these under some contract rate of about 6d. per machine round greater London. Such a car as provided for in the estimate would carry about twelve typewriters, and assuming it

has to deliver at intervals of 2 miles for 24 miles to take each one to its destination, the cost only works out to 3½d. per machine. Similar illustrations could be given by the dozen. *See also* MOTOR VEHICLES AND THE COMMERCIAL TRAVELLER.

MOTOR TRADE: Its Prospects as a Career.—This article purposes to deal with the motor trade solely from the point of view of the man who proposes to invest money in it, or contemplates going into the business as an employee or salesman.

At the commencement of the industry a very considerable sum of money was made by company promoters—largely owing to their perfectly accurate and incidentally optimistic predictions for the rosy future of motor-cars. That is to say, nearly all the present developments which have come about were foreseen and exploited when drafting the prospectus; but actually none of these developments came into being in a practical form for some time—for many reasons. The public, for instance, had not been educated to the fact that a motor-car, to run successfully, had to be most carefully and accurately made; again, the expense of producing satisfactory and efficient machines was very great, added to which, the steels necessary for producing light yet strong machinery, such as is required for motor-cars, did not exist; therefore one may say that in the early days the investor lost money, although the company promoter in some cases made considerable sums. At the beginning it was a most undesirable industry in which to invest money, because the manufacturers had to learn their business at the expense of the investor. The result of this was, of course, that a great slump took place from the point of view of the investing public. When motor-cars had proved their utility and buyers began to appear, there were not sufficient well-equipped factories, both from a mechanical and monetary point of view, to meet the demand, with the consequent result that motor-cars had to be sold for very large sums of money. Here again the public got an exaggerated idea of the profits to be made by manufacturing motor-cars, and thus added impetus was given to the investor, for he thought he saw marvellous profits before him in the motor-car business. Some few firms did make abnormal profits, and curiously enough in some instances these very large profits were made by firms who sold motor-cars very cheaply. This cheapness was arrived at in two ways—firstly, by taking very good care not to give too much value for money; and secondly, by turning out a very great number of cars, and thus having a vast turnover, out of all proportion to the capital employed, which turnover seemed to show very large net profits.

This again was abnormal, and in most cases, in one, or at the outside two years of this money making, these companies fell back to very small profits, and in some cases even showed large losses.

It is well to understand that the motor-car trade, unless some extraordinary boom takes place, which no one believes possible, is really a sound engineering commercial business which will show a very proper return for money invested, and which in some years will even show an abnormal return; when, for instance, a popular model has been evolved, of which the manufacturers can turn out an unusual quantity of replicas. The result of such a *coup* is to send up profits, and for a year, maybe, extra-

ordinary prosperity will follow. The investor under these circumstances must be pleased at this prosperity, but must not expect it to continue. There is a good field in motor-car manufacturing and selling for the investor, but nothing abnormal; and if any abnormal factor of prosperity exists, the investor must not expect it to continue for ever.

The possibilities of the motor trade are far from exhausted—in fact, one may almost say that they are still only just beginning. So long as it is possible to go into the streets of our great towns and see the thousands of horses and carts still in use, so long may it be assumed that the motor business has not yet reached its zenith. This will not happen until every one of these horses and carts has been replaced by a motor. When this happy state of affairs finally arrives the motor-car will no doubt be infinitely cheaper than it is to-day, owing to the enormous numbers manufactured and the standardising of manufacture that will have been achieved.

At present the modern motor-car manufacturer labours under one great difficulty, that almost every year he has to change his models, either for the purpose of giving the public something better or because he has found an improved method of manufacturing which necessitates a change of models, or because the public demand a change. Whilst constant change is exceedingly interesting, it is not the best way of obtaining cheap motor-cars, or even the best motor-car.

Outside the innumerable commercial possibilities of the motor-car, there comes the question of military use. Military transport experts are also taking note of the new developments, as instanced by the Napier baggage lorries employed during the Hastings run in 1909, and also by the employment of maxim-guns mounted on motors during the late manœuvres. Then, too, Napier motor engines are being largely used for naval purposes; and no doubt other makers have had Government orders of this nature.

Taking into consideration these various factors, it is obvious that the motor industry is really only at the commencement of its history, and this without reckoning the new field for employment opened by the development of aviation.

The question, however, of investing money in motors is still one that requires most careful consideration, and I think the investor generally will do best by investing in existing companies, which, whatever the development of the motor trade may be, if they are well managed, will always stand the best chance of getting the cream of the new trade. Such companies being already established have vast commercial and manufacturing experience in this particular business, and it is easier for them to develop their existing factories than it is for an entirely new firm to build up a goodwill and factory-selling organisation in competition with the established firms, unless it has something unique to offer the public. And it is well for investors to remember that it is seldom that new inventions of a far-reaching character are offered to new people. New inventions are first offered to the big existing companies, and when these have failed to adopt them, the invention is next brought to others outside the ordinary run of that particular business, with the hope that outsiders in their ignorance may take them up.

In regard to entering the motor business, the simplest and easiest way

for small investors is to take up the agency of a good firm in either a town or district, and there develop the local trade in that particular make of car. A considerable amount of money is being made in this way throughout the whole country, and for those investors who give the necessary time and attention to suiting the local requirements of their customers, a very good return for their investment is made. It is a class of business that wants incessant personal attention, and is seldom carried out successfully by the investor who merely instals a manager and provides the capital. Success is for the working investor rather than the sleeping partner.

Turning next to the man who wishes to take up the trade as an employee. He has several courses open to him. Either he may apprentice himself in a factory and learn the making of cars, until he rises to the position of foreman or manager of the machine shop, running shed, assembling shop, drawing office, &c., or he may be taken on at a firm's garage, first as cleaner, then as driver and general repairer, and then as demonstration driver, until he finally becomes tester, with a fixed salary and a commission on sales. These two alternatives call for an intimate knowledge of, and practice in, actual working in machinery, fitting, repairing, electrical problems, &c., while the tester must be able to dismount, assemble, repair, test, tune up, overhaul, and drive a car.

Associated with the above, and calling for expert knowledge, is that of salesman, but here a "talking knowledge" is a *sine qua non*. The salesman must be able to impart what he knows. He need not necessarily be able to drive or repair a car, but it is better that he should be able to do so. He must know *all* about his car—its advantages over other makes, its performances at competitions, its speeds, petrol consumption, and certificates held by the car, &c. Also he should possess a knowledge of coach and body work, and he must have the prices of accessories at his finger-ends.

A pleasant manner, tact, and the power of summing up individuals are valuable assets in the sales department. Perhaps tact and common sense are the most important qualifications of all. Added to his selling qualifications, he should study the art of advertising, writing of pamphlets descriptive of his car, and should be prepared to defend his car against attacks in the press. His duties, therefore, include those of a journalist to a certain extent. He must, if he desires to rise, be capable of managing a department, such as secretary's, colonial, advertising, repair, &c., and should study value received for any sums disbursed, and must be careful to see that all contracts are carried out to the letter. On the other hand, he must beware of general statements likely to give a wrong impression, by which he would be committing his firm to a line of action not in accordance with their policy. As in other businesses and professions, prospects of advancement certainly exist, and capacity and hard work will always go to the front in the motor trade as in the banking or any other business. With regard to remuneration, it is impossible to state even generally what a man can earn as head of a department, either in a London showroom or a factory, either as salesman or as tester.

Speaking of the trade generally, I anticipate that in future the bulk of the business will be in the hands of a few leading firms, who will do most of

their trading through agents. The smaller firms will go out of business, or amalgamate with bigger houses. The standard of cars will go up, and the manufacturer and retailer of a cheap car will not much longer be able to take advantage of the ignorance of the public, since that ignorance is growing less day by day.

Now in regard to the individual who wishes to enter the trade as an employee, real common sense will cause him to improve his position in whatever part of the business he takes up. If he does that work which is allotted to him correctly, he will be very quickly put on to something better. Employers are looking for such men all the time, but they have no use for those who, when they have failed in the position allotted to them, point out what a wonderful success they would have been in another position which has not been allotted to them. My experience is that the man who does not successfully carry out the small tasks given to him seldom succeeds in the big ones—in fact, most employers would be afraid of trying employees in big positions when they have failed in small ones.

So far as employees are concerned, their opportunities in the motor business are in some directions better than in some of the standardised businesses, because the motor business is still expanding; but unless they have ability, even in an expanding business, they will not succeed any better than they would in a stationary or declining business. Although the motor business is expanding, it has exceedingly able people connected with it, people who expect a good deal from their employees, and the employees have to be just as much alive and on the alert as the employers. The motor business is the place for people who are prepared to work very hard and for very long hours; it is no place for the man who wishes to pass his declining years in well-paid, drowsy ease.

S. F. Edge.
Managing Director of S. F. Edge, Ltd.

MOTOR VEHICLES AND THE COMMERCIAL TRAVELLER.—Writers on motor subjects indicate the day when motor vehicles will largely solve the difficulties of the commercial traveller. In the old days the commercial traveller did much of his work on the road, taking his samples round in a horse-drawn vehicle, and of course this was a method that could not compete with the advance and development of the railway. Under present conditions the commercial traveller can travel at a maximum of a penny per mile by train, and under these conditions he is practically free from friction. This is true as long as he is unaccompanied by heavy samples or baggage, but directly his samples begin to increase, excess luggage fares, porters, tips, and various incidental expenses increase rapidly, and the total of his travelling expenses ceases to be represented by his railway fare. There is one point, however, in travelling which is overlooked. While travelling by rail may be cheaper than travelling by road in the old-fashioned way, it has still some very great drawbacks. The commercial man has planned his visits to small towns close together, bearing in mind the times at which he arrives and the times at which he must depart. For instance, he may be in a town at 11 o'clock to see two people, and due out of that town at 12.5, and the next train, if he misses that, may not go to his next destination before 2.30 or thereabouts in the afternoon. Obviously

it is to his interest to get out of that town on the 12.5 train, and the traveller is often tempted to hurry over his work and to neglect his primary mission of convincing the customer and retaining his patronage, in his desire to catch the train essential to his next journey if he is to properly cover the ground. Every trader knows the traveller who is tied to his time-table, and who begins to fidget and show signs of irritation when he feels that the time he has allotted to the interview is being extended, and yet it is at this point that business for the commercial traveller often becomes most interesting. The loss involved in neglected opportunities through catching trains, by commercial travellers visiting small towns with poor train services, of which there are many in this country, can scarcely be calculated.

One advantage of the motor vehicle is that it is quite independent of the time-table. The five minutes which mean so much to the traveller who has a train to catch can be cheerfully given up by the commercial traveller with a motor vehicle. If the difference between the train to be caught and the train following is an hour or an hour and a half, a quite frequent contingency, the five minutes extra costs the traveller precisely that amount of time. With a motor vehicle the man can sacrifice the five or ten minutes with the cheerful consciousness of knowing that he is only sacrificing just that necessary time which is spent in pleasing the customer. Then, again, the motor vehicle as a means of transit for commercial travellers is more convenient than the railway system in districts where towns are frequent. Travelling by rail the representative has to constantly keep on loading and unloading his samples and paying for their porterage in the towns which he visits, and in the districts which most travellers cover he has to do this three to five times per day. By motor vehicle he may carry all the goods necessary and lose no time in making the necessary arrangements. He can run his vehicle up to the shop door without incurring incidental expenses, and when that call is finished he can go on to the next town, 10, 12, or 15 miles distant, and repeat the process. In this connection the motor vehicle has decided advantages which should be carefully considered by manufacturers who are sending out representatives.

Another point worth noting is that commercial travellers are frequently obliged to completely neglect the small village. The main line services in this country are fairly satisfactory, although they leave much to be desired, but when one comes to calling on small villages, the sacrifice in making the visit in the matter of time is often so great that districts have to be left out of the itinerary altogether. To visit, say, two small villages, which might provide two good orders, between towns 20 miles apart, and taking the two big towns as well, might conceivably take three days, and the commercial traveller simplifies the proposition by taking the two towns in one day and leaving the two villages out altogether. The motor vehicle might very easily take in the whole of the four towns in one day, the journey being progressive, and the time lost in linking these two towns up being practically nil. If it were only for this last advantage of linking up villages with towns and making the journey of the traveller one of easy stages, rather than a question of fitting awkwardly grouped towns to awkwardly arranged time-tables, there would be a case for the motor-car as a valuable adjunct to the resources of the commercial man.

Here is an interesting time-table which was worked out by a motor expert in dealing with this same subject, which should be very suggestive to business men. The itinerary selected shows the traveller journeying from London to Guildford *via* Epsom, and calling at every station including Raynes Park, and using only one railway—the London & South Western. The traveller is allotted an average of one hour at each place, and is presumed to arrive by train at Guildford on the third day, where, by motor-car, he arrives at 4 P.M. the preceding day, a clear gain of five working hours.

TRAIN *v.* MOTOR

Taking the train service as from London to Raynes Park and Guildford

One hour stop in each town

	TRAIN	MOTOR
Dep. London	9. 2 A.M.	9. 0 A.M.
Arr. Raynes Park	9.29 A.M.	9.40 A.M.
Dep. Raynes Park	11.25 A.M.	10.40 A.M.
Arr. Worcester Park	11.31 A.M.	10.50 A.M.
Dep. Worcester Park	3.17 P.M.	11.50 A.M.
Arr. Ewell	3.23 P.M.	12. 5 P.M.
Dep. Ewell	5. 1 P.M.	1. 5 P.M.
Arr. Epsom	5. 6 P.M.	1.15 P.M.
Dep. Epsom	9.46 A.M. 2nd day	3. 0 P.M.
Arr. Ashtead	9.52 A.M.	3.15 P.M.
Dep. Ashtead	11.49 A.M.	4.15 P.M.
Arr. Leatherhead	11.58 A.M.	4.30 P.M.
Dep. Leatherhead	3.42 P.M.	9. 0 A.M. 2nd day
Arr. Bookham	3.48 P.M.	9.20 A.M.
Dep. Bookham	5.26 P.M.	10.20 A.M.
Arr. Effingham	5.31 P.M.	10.50 A.M.
Dep. Effingham	6.11 P.M.	11.50 A.M.
Arr. Horsley	6.15 P.M.	12.15 P.M.
Dep. Horsley	10.25 A.M. 3rd day	2.15 P.M.
Arr. Clandon	10.32 A.M.	2.35 P.M.
Dep. Clandon	11.55 A.M.	3.35 P.M.
Arr. Guildford	12. 6 P.M.	4. 0 P.M.

This is an example quite typical of a traveller's average itinerary, and is very suggestive, but the possibilities of improvement in travelling conditions are much more apparent when one takes them in relation to towns in the provinces where many small centres are a little further apart than suburban towns, and are served by a much more inadequate train service.

MUNICIPAL APPOINTMENTS.—Municipal appointments are greatly sought after, as are appointments under all public bodies, for the reason that they give security of tenure, fair working conditions, and substantial stipends, and generally carry with them a superannuation or pension. To-day there are many appointments available in the local municipal service, and the following gives a list with the qualifications necessary and the average rates of pay. Municipal appointments are frequently advertised locally, but many towns give wider publicity to vacancies, choosing local government and other journals which specially deal with affairs relating to the activities of the department in which the vacancy has occurred.

Town Clerk.—The office of Town Clerk is generally given to members of the legal profession. There are, however, some instances where this qualification is not imposed, but these cases are few. The duties of the Clerk are somewhat numerous, especially in smaller boroughs where separate officers are not appointed to undertake the work of education and to control the finances. Owing to the abolition of School Boards and to the fact that the municipality is the governing body for education in county boroughs, Town Clerks have been obliged to guide their Councils and Education Committees upon the subject as well as administer the provisions of the Act of 1902—a much heavier task than that imposed by the former Education Act upon the Clerks to the School Boards. Where the district is large a separate officer has been appointed at a salary of £150 a year and upwards to about £400 or £500. In towns of average size the Town Clerk keeps the whole of the accounts. In other instances a Borough Accountant is appointed.

Primarily the Town Clerk must be conversant with the provisions of the Local Government Acts, and the large class of legislation outside those Acts, particularly the Public Health Acts dealing with municipal affairs. He must attend the meetings of the Council, and, when appealed to, give advice upon legal questions affecting the duties of the Council. He prepares the agenda of the meetings, and is responsible for the reports of Committees, and is the chief executive officer of the town or county borough. Upon special civic occasions he generally appears in wig and gown, and it is his duty to read the text of royal and other addresses presented from time to time under the common seal of the municipality.

In a number of smaller boroughs the Town Clerk is still permitted to continue his private practice as a solicitor. The town usually reaps the advantage under such an arrangement by obtaining the services of an able man at a moderate fee, which also includes the services of his clerks, but the whole trend of modern administration is against a continuance of the system. When a whole-time officer is appointed, municipal offices and a staff of clerks are required for the use and assistance of the Town Clerk.

The salary of a Town Clerk varies with the size of a town and whether he is a whole-time servant or not. It may be as low as £300, and is as high as £1500 and £2000.

Borough Treasurer.—Usually the office of Borough Treasurer is included in that of the Borough Accountant or Comptroller, but is often held by a local bank with which the corporation's account is kept. In such circum-

stances no remuneration is paid for the treasurership as distinguished from the banking charges, if any. Some banks allow a small interest on the credit balances and charge interest on overdrafts.

Medical Officer of Health.—Every district, town, or city council must appoint a Medical Officer of Health, who has to be legally qualified in medicine, surgery, and midwifery. In districts with a population of 50,000 or upwards the Medical Officer must in addition possess a diploma in sanitary science, public health, or state medicine, or must have been Medical Officer for a district with 20,000 population during the years 1889 to 1891 inclusive, or for three years prior to August 1888 served the Local Government Board as an inspector or Medical Officer.

A special order may be obtained from the Local Government Board to unite districts in the same county for purposes of combining the work of the Medical Officer. In that case the question of salary is a matter for arrangement. The Medical Officer may also carry on his private practice under certain conditions in the area of a town or city council; but the officer of a County Council cannot undertake private practice except with the express permission of his authority.

The salary of a Medical Officer varies according to whole or part time employment from £150 to £1000.

The duties of the offices are somewhat exacting as well as onerous. The Local Government Board has laid down definite instructions upon the subject. The Medical Officer is expected to inform himself of the general health conditions in his district, the causes of disease and how far this can be mitigated. Upon the results of his inspection he is expected to advise his council with respect to the issue of bye-laws and regulations. Should an outbreak of disease occur he must visit the spot infected and organise as well as supervise all the necessary steps for its abatement. The Inspector of Nuisances works under his instructions in such connection, and generally has to act as an informant to him concerning insanitary conditions in the district. The Medical Officer's duties also extend to the inspection of food exposed for sale. If he deems this unfit for consumption, he can order it to be seized and commence proceedings before the justices. By special powers he may on the justices' order search for unfit food. Again he must inspect factories and workshops where offensive trades are conducted and endeavour to minimise the offence to public health. At the end of every year he has to prepare a report dealing in detail with the health conditions of his district, as well as reporting to the Local Government Board upon the subject of epidemic disease and submitting also quarterly returns of sickness and death.

Borough Surveyor. *See* SURVEYOR: How to become a.

Tramway Manager.—Where the municipality owns the tramways a Tramway Manager is required. His qualifications consist usually in a practical knowledge of electrical engineering. In some cases the condition is imposed that he should be a qualified electrical engineer with workshop training. It is essential of course that such an officer should be able to take complete control of the plant, apparatus, car sheds, and works of an electrical undertaking, possess necessary ability to organise the men, and have com-

mercial experience, for he must be prepared to advise his authority on all questions affecting the rates, working hours, and payments to staff.

The salary offered for such a post varies from £300 or £400 to £1500 a year.

Electrical Engineer.—Many municipalities now possess electrical undertakings and require an Electrical Engineer, whose duty it is to control the whole supply, to organise the staff, and generally to be responsible to the authority for the department. He has also to watch carefully the manner in which the wiring is carried out and provide regulations to be enforced by his authority against so much of the amateur work that is utilised in some districts. Technical skill and commercial knowledge are essential for such a post. The salary for the Electrical Engineer ranges on a scale somewhat similar to that of the Surveyor.

Water Engineers.—Some municipalities link the duties of a Water Manager with those of the Surveyor. But this is usually in the smaller boroughs. In larger municipalities the undertaking is too large for such divided control. The officer appointed as Water Engineer should be a member of the Civil Engineers and possess knowledge of water analysis, pumping and general machinery, the laying of mains and other incidentals relating to water supply. He has to attend the meetings of the Council and to advise the members upon all technical matters affecting his department. Salary depends upon the size of the waterworks and ranges from £100 to £1200.

Sewage Works Manager.—This is an appointment which in the early days of sewage works was frequently given by small authorities to a road foreman or foreman bricklayer. But to-day science demands a man who has some experience of chemistry and is able to deal with the problems of bacteria beds and effluents. He ought to possess some engineering knowledge, in view of the pumping machinery under his control, and his successful treatment of the sewage must depend upon his chemical skill. However excellent the system adopted by his Council, this will largely depend upon the Sewage Works Manager's control. The salary approximates between £150 and £350 per year.

Sanitary Inspectors.—Borough Councils vary somewhat in the conditions they impose upon candidates for appointment as Sanitary Inspectors. In some districts they have appointed men possessing a local reputation as bricklayers' foremen, or architects' assistants, but without any intimate technical knowledge. But in such cases local favouritism has ruled the appointment. The average candidate must, however, be prepared with up-to-date qualifications. He should possess knowledge of elementary physics and chemistry in relation to water, soil, air, and ventilation; also of building construction in its sanitary relations, measurements and drawing plans to scale; and understand the practical duties of a sanitary inspector in respect to drawing up notices as to sanitary defects, taking samples of water, food, and drugs for analysis, food inspection, drain testing and disinfection, methods of inspection, note-taking, and reporting.

The Sanitary Inspectors' Examination Board holds examinations of those desirous of qualifying for the post in the metropolitan area, and it may be useful to state that the Board recognises as a substitute for the preliminary

examination the following examinations:—Junior Local of Oxford or Cambridge, the Junior Certificate of the Central Welsh Board, the third-class Certificate of the College of Preceptors, the Local Examination of the Examination Board of the National Union of Teachers, or any equivalent or higher examination comprising all the subjects stated in the Sanitary Inspectors' Examination Board for the preliminary examination. Later he has to pass the technical examination. He must then be twenty-one years of age and submit evidence of training, and give proof that he has served three years as Sanitary Inspector or a somewhat similar office. The salary is usually between £100 and £250 a year.

School Attendance Officer.—The School Attendance Officer is now under the control of the municipality through its Education Committee, being one of the officers transferred by the Act of 1902 from the School Boards. His duty is to obtain as high a percentage as possible of attendances at the Elementary Schools in the borough. The measure of the officer's success is demonstrated by the attendances percentage. For this purpose he has to be in constant touch with the head masters and head mistresses, and to visit the homes of the children in cases of their absence from school and to become acquainted with the reasons for such absence. Repeated absences without sufficient cause mean a prosecution, and the officer has to take the necessary legal steps to secure a conviction by bringing the parent before the magistrates. The officer may on occasions have to examine the children concerning their knowledge before the necessary legal steps are taken. In some localities the duties may be associated with other work, but in towns of any size the officer has to devote his whole time to the work.

The salary varies from £90 to £150. In large boroughs or county districts a superintendent officer is appointed, whose duty consists in controlling the work of the subordinate officers and devising every possible means of securing regular attendance of children at the elementary schools.

MUNICIPAL TRADING. *See* DEPRECIATION.

N

NATIONAL ADVERTISING.—The national advertiser, of course, is by far the most important of all advertisers, both in numbers, spending power, and volume of trade. The national advertiser is the advertiser whose goods are sold throughout the length and breadth of the country. He is generally a manufacturer who sells his goods through wholesalers and retailers to the general public, establishing a direct connection with the public by means of his trade-mark, and the advertising connected therewith. He uses all the methods of advertising; press advertising, posting, circularising, show-cards, railway advertising, &c. His methods are always large and ambitious; his aim is to cover the whole of the country, as with a blanket, in some form or other, with advertisements of his products. Such advertisers are the proprietors of Pears' Soap, Bovril, Fry's Cocoa, Sunlight Soap, Wincarnis, Plasmon, Rudge-Whitworth Bicycles, and so on. You will find the goods of these advertisers throughout the length and breadth of the country. There is not a village in any out-of-the-way corner in which their

goods cannot be purchased; not a large store in any of the big commercial centres where their goods are not shown. The prices of the goods are generally fixed by the advertiser, so that the public know exactly what they have to pay. The demand is created by advertising, and the public, when wanting goods in those various classifications, name one of the well-known brands by name, and the goods are delivered without question by the retailer. The retailer practically has to stock these goods; no retailer could set up a shop in certain trades and not stock these well-known lines. Were he to fill his store with unknown brands of goods, no matter what their merits might happen to be, he would not get any trade. The public would not know these goods by name, and therefore they would not accept them.

The problem that faces the national advertiser is very probably, of all advertising problems, the most difficult of solution, since he is not in a position immediately to trace results to any given expenditure. Of course this can be done broadly, but not to the extent that can be accomplished by the mail order advertiser and the large retail advertiser. Take, for instance, the national advertiser who chooses a section of territory and bombards it with literature of all descriptions, both by press advertising and with circulars which are distributed from door to door. Perhaps he supplements these two methods by a poster campaign. Then he waits results. If the campaign is administered judiciously, the results will justify it as a whole. The advertiser does not know exactly what has been his best method; he merely knows that the whole thing has turned out successfully; whereupon he turns his attention to another section of territory.

Although enjoying success in this sub-campaign alluded to, he is by no means sure that success will follow in the next section of the country he attacks, because he then has another distinct problem to solve.

In some classifications it would be impossible to make a success of an advertising campaign by exactly the same method in the North and South of England. It is found that different sections of country require totally different treatment. Whilst this is understood broadly by advertising men, who realise the necessity for individual methods, the solution is none the less difficult because there are so many different trade classifications each differing in conditions. Because a method for one article has proved successful in a certain territory, it is not absolutely certain that the same method will gain success for another article. Then again, the wants of the people are totally different in various sections of the country. Take, for instance, the flour trade. It will be found in the North of England, where a great deal of home baking is done, that a large quantity of flour is sold through the grocer and through the baker in bag form. In the South of England, however, it is not the rule for the housewife to bake her own bread, and therefore the demand for flour in bag form through the grocer and the baker is not so great as in the North. It is obvious, therefore, that a miller who seeks to create a market for his flour should choose the North of England as his field—in short, he should follow the line of least resistance. He should ascertain, before formulating his selling plan, the place and nature of that line, or, in other words, the territory which, under normal conditions, will gain his goods the most favourable reception.

The above remarks apply more particularly to the national advertiser who commences operations by attacking one definite territory and who looks for results encouraging enough to warrant an extension of operations further afield. This is a course very often (and very wisely) adopted by many new advertisers; though it is not always feasible, it is perhaps the most judicious method of starting. New advertisers, as a rule, require some indications of ultimate success before committing themselves to large expenditure, and the method alluded to is the wisest on the principle that though a very small piece of butter is wasted on a very large piece of bread, the same piece of butter may give satisfaction in conjunction with a piece of bread reduced to its proper proportions.

This is a homely illustration, but it meets the case admirably. £2000, for instance, set aside to advertise a new whisky throughout the length and breadth of the country would be absolutely thrown away, though the same amount gains satisfactory results if the expenditure be confined to Tyneside.

It must be borne in mind that a campaign is more national in its character when the whole of the country is covered by advertising in some form or other, and that preliminary local campaigns must be regarded as so many stepping-stones towards that end. Advertising becomes cheaper per head of population as expenditure increases. The large advertiser probably buys his advertising cheaper than the small advertiser.

A national campaign of any size at all must always be of a more ambitious and extensive character than the campaign of a mail order or retail nature, because, as I have pointed out, results are not shown immediately as in the other forms of advertising. It is quite possible that a national advertiser must advertise for many years before seeing actual profitable results, although given a proper investigation of the market and the article to be exploited, it should be possible to place a campaign in a satisfactory condition in eighteen months or two years. Although during the progress of his campaign the national advertiser is enabled to gauge broadly the degree of success that is attending his efforts, it cannot be held that this evidence is in any way certain or final.

The wisest course of procedure for a manufacturer or merchant about to undertake an advertising campaign of a national character is as follows:—

He should first of all very carefully investigate the merits of every competing article which at the moment is in favour with the public, and should be absolutely certain before he starts that his own article has at least the same merits as those of his competitors.

He should then very carefully consider the get-up of his product, comparing the get-up of his own article with the get-up of the competing articles. By "get-up" is meant the package in which the goods are packed, and the printed matter, if any, which is enclosed in the packet. It must be borne in mind that the appearance of an advertiser's goods on the grocers' shelves is an important feature in an advertising campaign, and it must not be lost sight of.

Then it is necessary to collect data as to what competitors are doing, both in their advertising and in their treatment of the trade—especially with regard to prices and terms. It should be ascertained whether certain competitors are strong in certain territories, and the reason for such strength.

Then the trade should be interviewed, and their views on the possible reception of a new article ascertained. It should be found out what they think of the articles at present in possession of the market, what features please them, and to what features they object. With all these data before him the manufacturer can then plan his advertising campaign along intelligent lines. With data regarding conditions in the North of England he can in a manner most likely to achieve success plan his campaign in that territory. It may, however, be necessary to form a different campaign for the South of England. The point is that the whole campaign as originally laid down must not be laid down without due investigation of the present market, both as regards the actual demand on the part of the public in the various territories, and the attitude of the trade to existing articles in various territories. When the campaign is actually started this gathering of data should proceed all the time through the advertiser's travellers, who report at stated intervals regarding the reception given to the proposition in their own territories.

The work of the advertising manager in command of a national campaign can never be regarded as finished. Conditions change, new competitors appear in the field, the market changes, prices of raw materials go up, and new methods of advertising come to the front. He must be constantly on the *qui vive* for all these changes, because altered conditions mean alteration of methods, and it is only by the closest attention to these various matters that the national advertiser can obtain the maximum amount of energy from any given sum of expenditure. All national campaigns must have a starting point somewhere, and it is better to so arrange the start of the campaign that it will, from time to time, produce its own data, so to speak, and disclose any weaknesses that might exist in the field that the advertiser is seeking to exploit.

A new advertiser would naturally, therefore, not embrace all methods at his disposal immediately. He would, in all probablity, confine his attention to the press, and establish some method of connection with the general public, to ascertain how his proposition was being received before indulging in larger and more general expenditure.

A perusal of a report which follows will give some idea how a manufacturer who has not yet advertised goods in any shape or form might be approached.

The campaign which is outlined is intended to act, as it were, as the thin end of the wedge into an unexploited market, and as a means of disclosing the line of least resistance for a larger and more ambitious campaign.

A Report addressed to Messrs. "Blank & Co.," Stove and Range Manufacturers, on the advertising of their products, written after investigation of and upon data gathered from the business of a large firm of Stove Manufacturers in England:—

GENTLEMEN,

At the present time in England not one stove is known to any great extent by name to the general public—that is to say, that although many of your stoves and other manufacturers' stoves are known by name to people using

KITCHEN COMFORT.

COOKING ceases to be an unpleasant task as soon as a

DEMON RANGE

is installed. You realise at once the meaning of "Kitchen Comfort."

The Demon Range embodies many new ideas in stove construction—very valuable ideas, you will find, when you come to know the saving in coals, in time, and temper—when you see how evenly the oven heat is distributed, and how surely you can depend upon the Demon Range for proper cooking.

There is a great deal you ought to know about Demon Ranges—so send a postcard to-day for our booklet, ***"The Rights and Wrongs of Ranges,"***

BLANK & COMPANY, LEEDS.

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them and perhaps to others who have received recommendation from other people using them, the great majority of the general public know no stove by name, nor the merits of any stove.

The housewife, when considering the question of buying a new stove, cannot obtain any information on the subject of stoves generally, unless she gets it from her friends or from an ironmonger.

No doubt, many sales to-day are made on the recommendation of one person to another, but in this respect we should say that all stove manufacturers stood equal. We should say that the selling problem is, at present, to a large extent, in the hands of the ironmongers.

We do not know your relations with the ironmongers in comparison with the relations of other manufacturers—whether they are friendly or antagonistic, or whether you have to cut prices or not; but, for the purpose of our argument, we will assume that in this as in the matter of personal recommendations all manufacturers stand equal.

We will now endeavour to show that, by the assistance of judicious advertising, any stove firm manufacturing an article of merit may immediately score a big advantage over its competitors.

Were you advertising your stoves extensively at the present moment you would have the entire field to yourselves with the exception of the small amount of stove advertising done by the X Stove Company.

Having this entire field practically to yourselves, you will not have to compete for public attention, as is now the case with many advertisers who are entering the field for the first time. This is a great advantage to you which we wish you to particularly note. As you will be the only firm of stove manufacturers advertising (with the small exception mentioned), every housewife who contemplates buying a stove would naturally be drawn to your advertisements, and it is a fair thing to assume that your stoves being the only stoves known to her, she would specify your goods by name when she went to the ironmonger. We realise, of course, that she might be personally recommended by one of her friends to try another stove, but in this respect, as we have pointed out, you stand equal with other manufacturers.

You will, therefore, attract a great proportion of the demand which occurs in the natural course of events from day to day.

It is true that your advertisements will be seen and read by many housewives who do not at the moment require a stove. On this section of the public the advertising would have a double effect.

By constantly seeing and reading your advertisements a prospective buyer would in time know your goods so well by name that when eventually she required a stove or range she would specify your goods. Secondly, and this is more important, by the class of advertising we shall outline later on you will absolutely create demands for your goods which before you advertised did not exist—that is to say, by constantly reading the merits and advantages of Blank's stoves and ranges many housewives, who previously had no intention whatever of buying a new range of any description, will be so influenced by the advertising that they will think of buying. This new demand being created by your own advertising will be for your own goods in the main, and not for stoves in general.

Apart from the effect on the general public, we have then to consider the effect of the advertising on the trade.

In some lines of manufactured articles we are aware of the fact that advertising arouses the antagonism of the retail trade, and that an advertiser has a very grave problem to consider when endeavouring to deal with this antagonism.

On perusal of the plan of your advertising you will see that great pains have been taken to let the trade know that you do not on any account supply direct to the public. The literature addressed to retailers emphasises this fact very strongly, and brings home to them the additional fact that you are creating for them new trade, which they would not have had but for your advertising.

While, as we point out, there is always some demand for stoves which the retailer gets, the demand is, which you create, absolutely new, and the benefits therefrom will be shared by the retailer.

Again, that portion of your plan which deals with the retail trade is written and designed upon one central idea.

You ask the retailer to stock goods which are already half sold by your advertising before they reach his shop. Quite apart from the general effect upon retailers, the advertising to the general public will, within a few weeks of its commencement, place you in possession of a list of names and addresses of people throughout the entire country who have inquired at their ironmongers for Blank's goods and have been unable to get them.

We show later, in our plan, that you use this ever-growing list as a strong lever on retailers, both upon those who stock your goods and are friendly, to strengthen their friendship with your firm, and also on retailers who have for many reasons not got into line in the past and have not stocked your goods.

The Outline of the General Plan.—Many advertising campaigns are conducted upon only one basis—that of buying so much space and trusting to the constant repetition of the name of the goods to create a market. The result has been that the majority of firms in the past who have been successful have been so by the weight of money expended, rather than upon the skill or ability responsible for the formation and conduct of the campaign. That day has gone for ever, and no advertising proposition nowadays depends on weight of money alone.

We wish to show you first how your advertising should be planned. The amount you spend in carrying it out does not alter the plan at all, providing it is at least large enough to accomplish the object in view.

The first thing that calls for consideration in originating an advertising campaign is the question of a trade-mark.

In looking through your catalogue we find that your various types of stoves and ranges, &c., are protected by a name, but while each individual type is protected by a separate name we cannot find one general trade-mark by which all goods can be identified. We consider that such a mark is very necessary indeed, because while creating or exploiting a larger market for the "Demon" Stove, which we are considering in this instance, it is desirable that the money spent in advertising that particular stove, or any particular stove or stoves, should also in a secondary degree advertise the whole of your products.

If every type of stove or range you make is not identified by one general trade-mark, this is impossible.

Of course, inclusion of the name "Blank & Co." in the advertisements of the "Demon" Stoves will to a certain extent advertise the name of your firm, but looking through your catalogue we find that the name "Blank & Co." does not appear on every stove you make.

The trade-mark itself should appear in every advertisement and upon every piece of printed matter. The advertising for the "Demon" Stove would point out the fact that your trade-mark stood for your guarantee to the public that your goods had the merit that the advertisements claimed for them, and it was stamped on your goods to protect both you and the public.

No matter what goods, therefore, it appeared upon, it would stand for this

LETTER A.

To inquirer who does not mention ironmonger's name.

YOUR request for our small booklet, "The Rights and Wrongs of Ranges," to hand, for which please receive our thanks. We are forwarding you a copy herewith, and believe you will be interested in the facts and arguments advanced. We believe the data contained in this booklet will be of assistance to you in choosing a range that can be put up easily, and which will, when put up, work satisfactorily. Should the booklet not contain the information you require, or should your local ironmonger not stock Blank & Co.'s Ranges, we shall be pleased, on receipt of further particulars, to go into the matter further with you, if you will write us. In either case we should be obliged if you would mention your ironmonger's name, as it may be necessary for us to make arrangements for some one to see where the range is to be fixed and what range will be most suitable.

We do not think there is any need for us to dwell upon the quality of our manufactures, as the name of Blank & Co. has stood for all that is best and most reliable in the stove world for a good many years, although it is only recently that we have endeavoured by means of advertising to bring the merits of our product before a larger public.

Yours faithfully,

.....

LETTER B. (*Follow to A.*)

To be sent to inquirer who does not answer first letter.

SOME few days ago we forwarded at your request a copy of our small booklet describing some of the ranges we manufacture which are most suitable for the requirements of an average house. As we have not heard from you, we take it that you either have not found particulars of any range likely to suit your requirements, or that you have for the time being decided not to purchase a new range. In the former case we shall be pleased to send you particulars of other ranges, if you will give us some idea of your requirements. We have several hundred types of ranges, and we feel sure that we could recommend one to you that would prove satisfactory in every respect. In the latter case we would point out that although the installation of a good range may seem a needless expense, it is really far from that, being a saving.

We do not know what range you are at present using, but we should, from practical experience, say that you would save in a very short time more than the first cost of the range in coal bills, to say nothing of the extra comfort, both in the kitchen and in the house, when food can be quickly cooked without undue trouble.

If you would like to see any one of our ranges, and will forward us the name of your ironmonger, we should be pleased to make arrangements for you to see it at his establishment. This will not place you under any obligation, either to him or to us. Yours faithfully,

.....

LETTER C. (*Follow to B and E.*)

To be sent to same inquirer who does not answer the first two letters.

DEAR SIR OR MADAM,—Some days ago you wrote us regarding the purchase of a range, and although we have written you since then, we do not seem to have received any reply. It is possible that the booklet and particulars we forwarded you may have gone astray. If this is so, and you will drop us a line, we shall be pleased to send you on a duplicate set.

Should you still be considering the purchase of a range, we would ask you to call in at "Mr. Smith, High Street," one of your local ironmongers, who will be able to show you some of the ranges we make. It is, of course, quite possible that he may not have in stock a range that will suit your requirements, as, although we make hundreds of types of ranges, it is quite impossible for any retailer to stock more than a few. If you will, however, either give him, or write us direct, some particulars of your requirements, we will let you know at once what stove will suit you.

Yours faithfully,

.....

LETTER D.

To be sent to inquirer who mentions name of ironmonger not stocking.

DEAR SIR OR MADAM,—We are forwarding you herewith, as requested, our small book on the "Rights and Wrongs of Ranges." We believe that the facts and arguments brought forward in it will prove of more than usual interest to you. It is, of course, as you give us no inkling of your requirements, impossible to say what stove is most likely to fit in with them, but should you find none of the ranges mentioned in this booklet suitable, and will let us know more clearly what it is you require, we should be pleased to take up the matter further with you.

We do not think there is any need for us to dwell in this letter on the merits of our stoves, as they are probably already well known to you, in spite of the fact that it is only recently we have attempted to create a wider market for them by advertising.

Yours faithfully,

.....

LETTER E.

(Follow to D.)

Follow-up letter to be sent to inquirer who does not mention ironmonger's name.

WE forwarded some days ago at your request a copy of our small booklet, "The Rights and Wrongs of Ranges," but since the time of writing have not heard further from you. This being the case, we take it that you have either decided not to instal a new range at present, or else that the ranges mentioned in our booklet do not fit in with your requirements.

In the first case we would like to point out that, although the purchase of an installation of a new range may seem an expense, it is in reality a saving, as reduction in the coal bill (if your present range is not entirely satisfactory) will more than cover the initial cost in a few months.

In the latter case, if you will give us some idea of your requirements, we should be pleased to let you know which of our ranges will, we think, be most suitable, or if you will call in at your local ironmonger whom you mentioned in your letter to us, he has full particulars of all our ranges and will be able to advise even more competently than we could, as he will be able to inspect the exact situation where the range is to be fixed.

Yours faithfully,

.....

LETTER F.

(Sent same day as Letter D.)

To be sent to ironmonger mentioned in letter who does not stock.

DEAR SIR,—Mrs. ..... of ..... who is, we believe, a customer of yours, has been interested by the advertising of our ranges, and has written us asking us to send further particulars of them. We have forwarded these on to her, and at the same time have asked her to call on you should she wish to go into the matter further.

You will, therefore, probably be hearing from her in the course of a day or two. Should she do so, and you will write us a line to that effect, we will leave the matter in your hands.

You are not at present stocking our ranges and stoves, but we trust that this inquiry may serve as an introduction to business, and lead to your stocking our goods.

Yours faithfully,

.....

LETTER G.

(Sent same day as Letter E.)

Second letter to ironmonger who does not stock the goods.

DEAR SIR,—Some few days ago we wrote you regarding an inquiry we have received from one of your customers who desires to purchase one of our ranges.

Unfortunately you are not at present stocking them, and we accordingly wrote you pointing out the advisability of doing so.

Since then we have not heard further from you.

Every post brings us in numbers of inquiries from all over the country, every one of which we forward to a retailer stocking our stoves.

A certain number of inquiries are certain to come from your district, and we should like to be able to inform inquirers that our ranges are stocked and may be seen at your establishment.

May we ask our district representative to call on you and explain our trade position, and the means we are using to create trade for you.

Yours faithfully,

.....

LETTER H.

(Sent same day as either Letters C or E.)

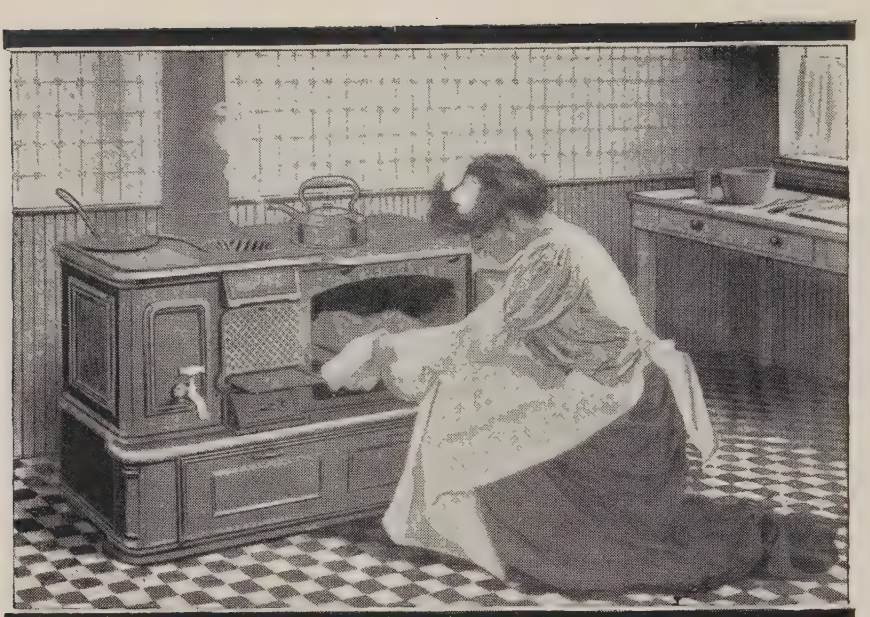
To be sent to ironmongers stocking, to whom you recommend the inquirer.

DEAR SIR,—Mrs. ..... of ..... has written us asking for particulars of our ranges. These particulars have been forwarded, and we have referred her to you, and asked her to call and see our make of ranges at your establishment. We are not writing her further, but leaving the matter in your hands.

Should you have any difficulty in supplying her, we shall be obliged if you will forward us particulars of what is required, and we will at once let you know what stove will meet her requirements.

Yours faithfully,

.....



EVERY MEAL ON TIME.

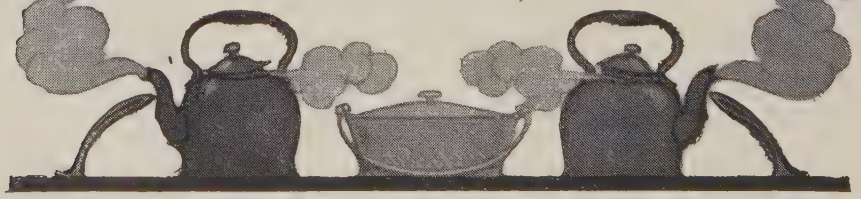
THAT'S one of the best things about the Demon Range—you are sure that when meal-time comes the cooking is done. And what a comfort, after what you have had to bear from the old-fashioned kitchener.

DEMON RANGES

not only cook to time, but they cook properly. you can rely upon an even distribution of oven heat—a roast comes out just as a roast should be cooked: there are no mortifying failures with cakes or other things that usually require so much care.

Demon Ranges are economical with coals, because the combustion is perfect. We should like you to send a postcard to-day for our booklet, ***"The Rights and Wrongs of Ranges,"*** which explains the many valuable new features of Demon Ranges.

BLANK & COMPANY, LEEDS.



quality. Apart from this, the trade-mark in itself becomes a very valuable asset. Besides the new trade your advertising will create, the money spent in advertising is also being invested in exploiting that mark. You are, no doubt, familiar with this aspect of the question, which needs no further mention here.

We are submitting herewith a sketch which might serve as a general trade-mark. Once having come to a decision upon the question of this trade-mark, the next question to be considered is :—

How should the Appeal to the General Public be Made? In other words, how should the copy be written?

This question of copy is perhaps the most important section of any advertising campaign, because it is upon "copy" that the actual value of given space will depend. It is possible to buy space to the value of, say, £500, and fill it with copy that will sell £500 worth of goods; it is also possible to fill the same space with copy that will sell £5000 worth of goods.

Advertising copy as we understand it is after all simply condensed salesmanship.

Copy must be as convincing as a good salesman, and should lay particular stress on the special points of the "Demon" Stove which would make good selling points in the hands of a salesman.

The copy should combine artistic effect, force, and conviction. The illustrations should convey at a glance to the reader some particular point of merit in your stoves. In this particular instance we have embodied in your advertisement a personality which will give this desired effect. The girl in white with neat clean apron and hands, unflushed and cool, has been cooking at a "Demon" Stove. This illustration tells at a glance that the operation of cooking with a "Demon" Stove is easy and pleasant.

The illustration shows that it is clean, it implies that the stove is doing its work well, hence the tidiness and composure of the girl cooking, and that the whole of the heat is retained within the stove for cooking, and does not make the kitchen hot and stuffy, which point is also embodied in the letterpress. The illustration should also make a pleasant impression as regards the appearance of your goods; in short, the illustration, while serving in the first instance to attract attention, will also tell a portion of the advertising story.

A TREASURE OF A COOK.

WHEN your new cook finds a **DEMON RANGE** installed, her heart is won at once. Cooking in comfort sweetens her disposition—makes her work a pleasure.

Many valuable stove improvements make the Demon Range perfect.

The combustion is clean and quick, and very economical. The oven heat is even—top and bottom and sides. You can rely upon thoroughly cooked meals ready for the table sharp on time.

Let us tell you more about Demon Ranges in our booklet, "The Rights and Wrongs of Ranges," free on request.

BLANK & COMPANY, LEEDS.

COOKING COMFORT.

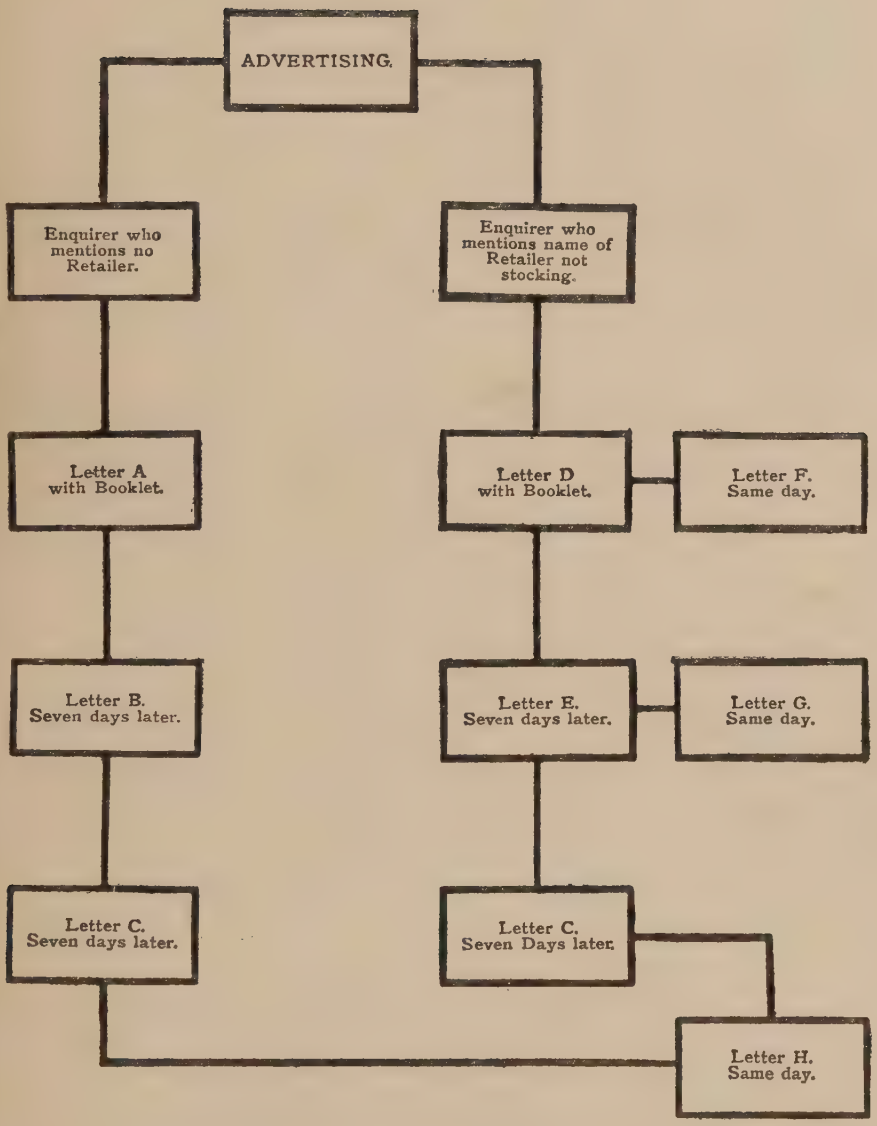
THERE is no uncertainty about a **DEMON RANGE**—it never fails you. It heats quickly, with very little coal; best of all, it heats evenly.

You can rely absolutely upon it—you never need stand over it and fret for fear your cooking may be spoiled.

Demon Ranges have a number of improved features—the very latest ideas in stove construction. You will find these improvements add immensely to your cooking comfort. They ensure meals ready to the minute, and cooked perfectly and properly.

Let us send our new illustrated booklet, "The Rights and Wrongs of Ranges," telling all about Demon Ranges.

BLANK & COMPANY, LEEDS.



The above diagram shows the application of the Follow-Up System. It shows how enquiries are to be treated with the object of obtaining the names and addresses of retailers. They are also used as a lever to induce retailers to stock.

When an enquirer mentions the name of a retailer who does stock, the retailer is merely informed by letter "H." No follow-up system being necessary.

The letterpress should state clearly and convincingly the advantages and merits of your stoves, and should give the reasons why they are the best stoves on the market.

These reasons must not be mere statements but should carry conviction.

Not only is that conviction necessary to persuade those thinking of getting a stove to get your goods, but it is also necessary to create a desire for your goods in the minds of those who are not considering at the moment the purchase of a new stove.

It should so convince readers that they want your goods and no other, that, as will often happen when an ironmonger wishes to sell another stove, the inquirer will resist this attempted substitution, and will resist it to such a degree that she will communicate with you. Once in possession of the name and address of an inquirer who has, on request at an ironmonger, failed to get your goods, you will realise the strength of your position when approaching that ironmonger.

This briefly sums up the question of copy, specimens of which are submitted herewith.

The Application of the Follow-up System.—When once your advertising has created an inquirer for your goods, several things may happen. The inquirer may go directly to the ironmonger, ask for your goods, and be supplied. She may go direct to an ironmonger, ask for your goods; he may not stock them, and will endeavour to sell her some other goods. She may write direct to you for the booklet offered in each advertisement before she goes to any ironmonger.

She may on receipt of booklet even send you an order direct. This eventuality does not call for consideration in this plan, as in that instance the advertising will have accomplished its purpose, but it is necessary to devise some means of saving all the inquiries which would be otherwise wasted, and we therefore would deem it advisable to apply the principles of what is known as the follow-up system to your advertising.

If the inquirer asks for your goods at an ironmonger's and he does not stock them and wishes to substitute, you are, as we have said, dependent upon copy for the amount of resistance the inquirer will offer to the attempted substitution. We think that a great number of inquirers to whom the ironmonger endeavours to substitute will not accept a substitute until they have more fully investigated the "Demon" Stove. They will therefore, before finally buying other goods than yours, write direct to you for the booklet. From the moment you receive an inquiry for your booklet, either through an inquirer who has written to you upon reading your advertisement, or from an inquirer who has endeavoured to obtain the range from her ironmonger, the follow-up system comes into operation.

If the inquirer mentions the name of her ironmonger, as the advertisement requests her to do, that ironmonger is at once communicated with and informed that the inquirer wants the goods, and is asked whether he will supply them. If she does not mention the ironmonger's name, the form letter which is sent with the booklet asks her to do so, and immediately she does so that ironmonger is approached in the same way. If she does not mention the name of an ironmonger at any period of the correspondence, you will send her name and address to the nearest ironmonger in her territory, or to an ironmonger in the same territory who stocks your goods. Whichever course you take will be governed by circumstances.

The various suggested form letters are submitted herewith, marked A, B, C, D, E, F, G, and H (pp. 47, 48). Each form letter bears a few notes as to the intervals which should elapse before posting, &c., and a reference to the diagram on page 51 will show you the machinery of follow-up.

Mailing Card No. 1.

A RANGE that does not work quite right is associated by the purchaser with you from whom it was purchased. A "Blank" Range will always burn well—will always satisfy the customers—will never cause you trouble. Our advertising campaign will begin next week. We work out that at least 18,000,000 people weekly will read our advertisements.

Are you prepared to answer the inquiries it will create?

Are you stocking our stoves?

Write us for trade terms before our advertising starts.

BLANK & CO., LTD., LEEDS.

Mailing Card No. 2.

IT does not much matter to you what ranges you stock, provided the profit is right, and the public want them.

But that's the rub. Too often the profit is swallowed up by storage rent paid on ranges the public don't want.

If you stock Blank & Co.'s Ranges, you'll find your profits will increase, because our advertising, reaching 18,000,000 people every week, is going to make them want one particular kind of stove.

The make you will be stocking.

Write for prices and trade terms to

BLANK & CO., LTD., LEEDS.

Mailing Card No. 3.

OUR advertising will tell 18,000,000 people about our stoves every week.

It will create sales among those 18,000,000 every week.

Sales that will bring profit *to you* and to us.

It will also bring inquiries from people who are considering buying our stoves.

Lots are coming in already, and the advertising has only just started.

These inquiries will make business for firms stocking our stoves and ranges.

May we hand over some of them to you?

Write for trade terms to

BLANK & CO., LTD., LEEDS.

Mailing Card No. 4.

YOU have seen our advertising, of course.

We are spending a good deal of money on it, endeavouring to push sales for those retailers who stock our goods.

Every week 18,000,000 advertisements tell far more than 18,000,000 people the merits of our stoves. Our goods carry a large profit, none of which is swallowed up in waste warehouse rent and "pushing."

Our advertising creates quick sales for you.

Write for trade terms to

BLANK & CO., LTD., LEEDS.

Mailing Card No. 5.

IF you sent out 18,000,000 salesmen you would expect to make a great number of sales. In fact, far more than you had ever made before.

We are sending out every week 18,000,000 silent convincing salesmen, talking to the public through the papers, for 18,000,000 is the combined *weekly* circulation of our advertising.

Bound to create business—isn't it?

We think so, and every post supports our belief.

For every post brings in dozens of inquiries for particulars.

These inquiries are all handed over to retailers who stock our stoves.

May we send you trade terms? Write

BLANK & CO., LTD., LEEDS.

Mailing Card No. 6.

WHEN you have sold a Blank Range, you will not have any further trouble with it.

It is self-registering, and will not cause your workmen trouble fitting it at a customer's house.

In addition, our advertising is familiarising the public with our ranges and the right method of using them.

This advertising, too, is creating inquiries, all of which are handed over to retailers stocking our stoves.

That ought to mean business for you.

Write for copies of our selling primer for your salesmen.

Write us for trade terms.

BLANK & CO., LTD., LEEDS.

The object of this idea, as you will readily see, is to make use of otherwise waste inquiries. If you are dependent upon your advertising only, you would not reap the full benefit of the advertising. By actually sending orders to ironmongers who do not stock your goods you have at your hands a very forceful lever to encourage them to do so. And the influence of this would not only be apparent in the sale of the stove or stoves advertised, but the sales in every product you make which is handled by ironmongers.

We are aware of the difficulty in choosing the exact range or stove that might be most profitably exploited, owing to the fact that in different parts of the country a totally different type of range or stove is required. When making the choice of the ranges or stoves you decide to advertise it would be as well, of course, to choose those types in most general use, and allow the impetus of the advertising for them to have its effect upon all other lines.

Advertising to Retailers. — We have already outlined the method of utilising the names of inquirers for your goods to create the friendship and interest of the retailers, but we consider it necessary also to make a more general appeal to the whole of the retail trade.

This we would propose to do by means of the mailing circulars herewith, which speak for themselves. The first should be posted one week prior to the commencement of the advertising campaign proper, and the balance at intervals of one week following.

The foregoing skeleton plan may be taken as a general idea, which can be applied throughout the whole of the country in a limited number of papers, or can be applied specially in any given district.

When the campaign, as it now stands, has been under weigh for two or three months, certain fresh data will have been gathered in all probability which will render it necessary to alter your plans in some minor details.

The above report would serve as an indication how very many advertising propositions of the general national character might be approached in the first instance.

It may be taken for granted that it is almost impossible to forecast the reception, with any degree of accuracy, which will be given to any new article placed upon the market. It is therefore necessary to discover or gain some data which will give this indication, and such a campaign as laid down would be most likely to produce that result. *See* ADVERTISING; RETAIL ADVERTISING; WHOLESALE AND TRADE ADVERTISING; PUBLICITY EXPERT.

J. Murray Allison.
Advertising Manager of "The Times."

NEWSPAPER ADVERTISING. *See* PRESS ADVERTISING.

NEWSPAPER REPRESENTATION.—Newspaper representation on the outside is a field of activity which somehow seems to be neglected. At all events it does not always attract the right type of men. Newspaper proprietors are constantly bewailing the difficulty of securing a representative who can do his work tactfully, and can be trusted to do that work without constant supervision, showing a progressive turnover during the time he is employed. On the other hand, an advertisement for a canvasser for a newspaper would bring out fifty or sixty applications, which would lead one to the belief that the field is overcrowded. An analysis of the fifty applications would possibly reveal a different story. The writer has seen such

a batch which has only contained three possible candidates, and those three men were fully employed in substantial positions and were merely looking for a direct improvement. An analysis of applications sent in for positions as canvassers for newspapers would show out of over fifty about thirty who had no experience at all, another ten with a sinister record of changes which suggests weakness of character, and probably the remaining ten would have some definite qualifications which would justify negotiations with them. On such an analysis it is easy to see that here is a good field for a business man who takes his work seriously. The difficulty of the newspaper with its representative is that it has no means of checking the work he does except by the returns he shows. A principal can certainly outline a programme for his canvasser, allotting him certain visits and checking occasionally to find out whether the calls have been made, but this is no protection against the constitutional idler. A man may make all these calls and make them in a perfunctory way which does not lead to business, or he may make plausible excuses, the truth of which cannot be investigated. The newspaper manager must trust his representative, and he finds it difficult to discover men of sufficient character to be worthy of his trust. It seems to be in the nature of man that if he works unsupervised he quickly develops weaknesses of character which remain in abeyance when he works under a routine which checks him at every turn.

The duties of a newspaper representative are simple, and what he makes of them largely depends upon the man himself. Whether he serves a small provincial newspaper, or a daily paper published from Fleet Street, his task is first to watch accounts running and to negotiate with advertisers in such a manner that a minimum of actual business in hand is only lost, and, secondly, to steadily create a new volume of advertising. The ordinary routine of the office, so far as old business is concerned, will provide him with a steady list of engagements, and much business will come his way almost automatically. A canvasser is best tested by his power to approach men who have not used his paper for advertising purposes before and to keep introducing accounts which represent new income.

The qualities necessary to success are concentration, systematised effort, and personality. Concentration will mean that the man steadily pursues his opportunities, and does not degenerate into that form of slackness which comes when effort is not supervised. System will give him an ordered view of his own duties, spreading out his work so that every hour of his day will be occupied and prompting him to take it up at the right moment. On his personality when coming into contact with the actual advertisers depends his power of continuing the confidence already shown in his newspaper and of bringing into his office an increasing volume of new business.

The best method of entering the newspaper field is to start young, but many notable successes have been made by men who have entered the field with comparatively little experience. There is nothing definite to learn about newspaper representation. It all depends entirely on the man. He has a newspaper which circulates so many copies per week, its publisher values its advertising space at a certain rate, and his duty is to sell it. The detail work of doing this is the detail work which confronts a business man

in any career. The actual problem of selling is a matter of personality and power of concentrating on the special problems of the newspaper. Most newspaper representatives are trained from the small country journals, and here an entrance into the field is not difficult. A man with a clean record ought not to find any great difficulty in getting a start as a junior on a small paper. Most papers of this type maintain one representative on the outside, to whom they are able to pay a fairly good salary, and need a second representative. Their difficulty is to find a man who will do the work well, and when they find such a man their resources are not sufficient to keep him. Consequently there are always vacancies in such offices and opportunities of getting valuable experience. The man who can say he has had experience on a fairly substantial property in the country; who can prove a record as a business getter, and is a man of character, would progress by simply changing as opportunity served until he struck a paper strong enough to give him a career. If he were ambitious he would probably work through two provincial dailies, and ultimately his aim would be in the centre of the newspaper world—in Fleet Street. Conditions in Fleet Street vary materially from the conditions which prevail in the provinces, and in that centre a Fleet Street man is preferred, if his record is clean, but there are always opportunities for men with promising records who come from the provinces.

Salaries in the newspaper field vary. There is no definite reward. On small country newspapers £150 a year would represent the average earnings of a competent man who had not managerial control, but there is no limit to the amount of advancement the right kind of man may get. There are advertising managerships worth £2000 a year, there are many men who find no difficulty in earning £1000 a year in this field, while there are substantial appointments in the newspaper world which yield anything from £250 to £750. The field also is wide. One has only to remember the number of newspapers, daily and weekly, the number of periodicals published in various interests, and the number of special publications issued in the course of a year, to see how much work there must be in securing adequate outside representation for all these undertakings.

O

OBSOLESCENCE. *See* DEPRECIATION.

OFFICE BOYS: Their Selection and Development.—The experience of large business houses has persuaded them to believe that the merit system of promotion works to the best advantage, when the lowliest worker can be promoted continually to the top. This has incited a large demand for office boys and junior clerks who can be pushed ahead. In the selection of office boys it is well, therefore, to consider the country boy most favourably, as he not only holds his own with the city boy, but his greater patience and his willingness to learn and to stick have made the country boy a decided favourite. It is very hard to organise a staff of efficient office boys. They seem not to take interest in the business. They are careless, ill-mannered, and expert principally in the things they ought

not to do, but the country boy knows when he goes to the city that he has to succeed or go back to the country, and that is one of the reasons why so many of them succeed as office boys where the city lad fails. The boy who can show a record for efficiency in office duties is the boy who should be promoted. In order to prevent slacking and to stimulate enthusiasm for the work, it is well to have a careful system of promotion. When a boy is engaged and put to fold circulars, stamp and seal letters, it should be so arranged that he works with the knowledge constantly before him that as soon as he proves himself capable and willing and there is an opening he will be advanced to another department. From this department he may be promoted to, say, a subordinate position in the book-keeping department. Here he is advanced step by step until he reaches the position of assistant to the head book-keeper. From here he may be sent to take charge of a branch office. In this way are secured not only capable men, but those trained in every department of the business, who are therefore able to judge if those under them are turning out all the work possible. That man certainly can best manage men who has been all along the line where those beneath him are. He commands respect and can give directions with the confidence his experience has afforded him.

Do not expect too much of the office boy. He is not a two thousand pounds a year official. He is only a boy, with not more intelligence than a boy should have. You do not expect a man's head on a child's shoulders, and it would be quite remarkable for an office boy to exercise mature judgment in matters of weight. It is not so much that boys have not the brains to decide what to do, but rather that they do not possess the knowledge of all the facts of the case. Frequent and sometimes serious mistakes can be avoided if matters are explained in full to the office boy. He should be told the reason for everything.

A bad workman blames his tools, and an inefficient manager is apt to complain that his assistants are not efficient. Every one who has boys working for him should realise how the boy's nature is constituted, and a wise man will not send two boys to the same place at the same time. It is a manager's business, therefore, to handle boys properly, and to direct their efforts in such a way as to produce the most work.

Take a given number of boys, some lazy, some energetic, none over-anxious to work. There is a certain amount of latent power stored up within them, just as in a steam-boiler, but the boiler without the engine and the engine-driver would be useless. The energy of the boiler must be controlled, and the energy which is stored up in boys must be brought into the right channels. Make the most of your material. Do not blame the boys entirely. They are all they were intended to be. Rather study for a way to handle them right, to issue instructions, and check up their work so as to make mistakes impossible. It is vital to your business that you should know the men who are making your success for you, and also that you should know the boys who will later be the men in your employ.

On the other hand, do not be afraid to let your employees know you. Always set a good example yourself. Command their respect by the integrity of your business methods, and let them know you have confidence

No. 7.

Roll Top Drop Typewriter Cabinet.

To face page 59, *Vol. VII.*

in their ability until they prove themselves unworthy. Treat those beneath you with respect and they will return the compliment. The ideal relation is one of familiarity and loyalty, such that the employee puts himself in his employer's position and calculates from both standpoints what sort of an employee he would engage to get the most out of his business, and then tries himself to be that kind of man. In order to be able to expect as much as this of your employees they must expect a good deal from you, and they must be made to feel that your interests are theirs and their interests yours.

R. A. Learned.
Managing Director, Hapgoods, Ltd.

OFFICE DETAIL. *See* TIME SAVING IN OFFICE DETAIL.

OFFICE FURNITURE AND ACCESSORIES: The Selection of.—It is only within comparatively recent years that manufacturers have paid attention to the peculiar needs of the business and professional community as regards office appointments and office furniture. The old-fashioned desk at which the clerk perched on his high stool and the plain mahogany table represented practically the whole office furniture of twenty years back.

The advent of the roll-top desk may be said to have initiated the new order of things. This new pattern of desk was at once a success, and its popularity has steadily increased since the date of its introduction. In these days of widening interests and diverse activities, the problem confronting most people is that affecting the care of correspondence or memoranda in such manner as to supplement the memory and increase the productiveness of brain-work.

This problem has found its solution in the roll-top desk, which is provided with pigeon-holes and letter-files readily and conveniently placed for the reception of all types of documents. The privacy of the roll-top desk is another powerful argument in its favour and an excellent reason for its popularity. The closing of the curtain automatically locks the whole desk, and the user, if called away suddenly, is under no necessity of putting away papers and private memoranda, but can, by pulling down the sliding top, place everything in security and take up work again exactly as left.

The roll-top desk, like many other excellent office appliances, is often called American, though its invention is claimed by British firms, and, indeed, some of the best office furniture in the world is made in Great Britain by British workmen. The favourite pattern of roll-top desk is that furnished with three or four pedestal drawers on each side of the knee-space, each desk having a wide, deep, double drawer in the right-hand pedestal partitioned for large books, and a centre drawer in the knee-space equipped with a separate lock with a flat key. The letter-file drawers and document boxes are furnished with card-holders, in which are placed cards appropriate to the uses to which the different drawers are applied.

The user of a roll-top desk is, in fact, an easy master of his correspondence and papers, being called upon to give the minimum of attention to the proper custody of these important details. Formerly the roll-top desk required a fair outlay of money, but competition and production have had their natural effect on the industry. Nowadays desks can be purchased from

a few pounds upwards, the cheaper desks lacking only the niceties of construction and the artistic finish which are naturally found in the most expensive.

The flat-top drop cabinet is another modern innovation, the invention of which has followed the universal employment of the typewriter. Quite a number of business men operate the typewriter themselves, in which case the drop cabinet is a valuable piece of office furniture for personal use. In any case it is extremely useful where typewriters are employed to do the work of the office. The drop cabinet is so constructed that when the desk is lowered the typewriter is lowered into the desk, and is so nicely balanced that only a very slight force is required to bring the typewriter back into place for writing. In this style of cabinet the locking of the top drawer automatically locks all the drawers.

The particular convenience of the drop cabinet is, of course, that it may be used as a desk or a typewriter table, the change from one to the other being made by the simple raising or lowering of the desk.

The drop cabinet principle is also introduced in conjunction with the roll-top desk, the closing of the roll-top automatically lowering the writing machine and locking all the drawers. This is in many offices a particularly useful piece of furniture.

Allusion has been made in an earlier paragraph to the fact that manufacturers of office furniture have of late years seen the wisdom of catering for the small office as well as for the business of the large concerns. This is an indication of how those who desire to keep their expenditure on office fittings within certain limits are studied by the firms catering for this trade.

No article on office furniture would be complete without a reference to the admirable filing cabinets and capitally arranged bookcases which are offered nowadays for the consideration of the business man.

In former days a large amount of office space was given over to more or less bulky volumes containing various office records; to accumulations of correspondence and other heterogeneous documents. The rapid growth of the card index and vertical filing system has effected great benefits in this respect. Thousands of business men have discarded the bulky volumes for neat card cabinets and vertical filing drawers, the former being worked either independently of or in conjunction with the latter.

It is possible nowadays to buy a bookcase which can be expanded if and when the needs of your business require additional book-room.

The revolving bookcase is another useful contrivance suitable for many offices where constant reference is made to a number of volumes.

It is impossible within the compass of one article to deal with all the variants of office furniture, but reference may be made to that indispensable article, the office chair. Since it is the lot of most of us to be seated for many hours in the day, it is just as well that we should be seated in comfort. The old stiff-backed chair can now be abandoned without a pang in favour of the chair which responds readily to the movements which we may be compelled to make in the course of our duties, or which are made more or less involuntarily. Office chairs which may be swung at will from right to left, or can be tip-tilted to accommodate our reflective moments, are more than advisable—they are necessary. They save time and they put a brake

on irritation; moreover, they enable one to do work under easier conditions, which, in the ordinary course of human nature, means better work.

A regard for one's own comfort should synchronise with a regard for the comfort of employees, as the same arguments apply. Your typist will do better work if she is seated at a chair designed for her use—a chair with an adjustable seat and a back hinged from the seat. With a chair of this kind the typist can get herself "right" with her machine, which is half the battle in typing.

The inter-telephone has superseded the old bell and speaking-tube, and gas has given way to electric light. Illumination, however, is not particularly well managed in many offices, the lamps being placed in all sorts of odd positions and governed without much regard for economy. A good deal will be saved from the electric light bill if each lamp is given its independent switch and groups of lamps a main governing switch. In this way a single lamp may be extinguished or several lamps, when necessity for their use has temporarily ceased. Lamps should be located so that the light therefrom is directed over the left shoulder of the desk occupant, when such lights are fulfilling this purpose.

Electric radiators are, in many cases, good substitutes for the messy office fire, preventing waste of heat and saving trouble.

Every office should be equipped with an electric fan which can be driven by the ordinary current, and which is a necessity in the hot summer months.

OFFICE MACHINERY. *See* MAIL ORDER BUSINESS.

OFFICE ORGANISATION.—In the organisation of an office for the clerical work of a factory, or any large business, attention should be given to the following points:—(1) The office building; (2) the selection of the staff; and (3) the creation of suitable departments. We will take these points seriatim.

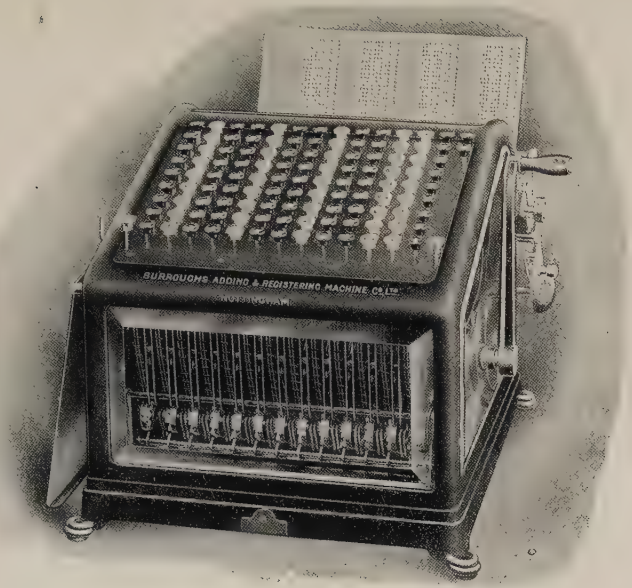
(1) The old conception of the office, or "counting-house," was that of a set of rooms where the necessary work could be done; and so long as this was possible, other matters did not receive much consideration. If the building happened to be a long way from the factory, there was the office boy to do the walking and carry the messages; if the clerks had to live at a distance, no matter—exercise was good for them. But the search after efficiency and the visit of the Government inspector have changed all that. The office must now be a place with plenty of light and ventilation; perfect sanitary arrangements for both sexes have to be thought of; and overcrowding is an offence which it is not wise to commit. Efficiency, however, has been the chief motive in effecting the change. The office, instead of being "a place to write letters in and keep the books"—a sort of necessary nuisance—has become part of one organic whole, and works in unison with the life of the factory. At one time the customer or client was not thought about. Often he had to climb two or three flights of stairs to find the man he wanted. Nowadays things are managed better. The public must have as little trouble as possible, and they are dealt with in the room nearest the street pavement. The place for the "Order Office" is not at the top of the building. The same common-sense policy should be evident in arranging the rooms for the work of the staff, that is, where a new building is con-

templated, and where it is possible to make provision for really efficient working. The ideal is to have suites of rooms with every means of actual communication, apart from the more rapid method of office telephones. Care should be taken in regard to lighting and ventilation. Both will be welcomed by the staff, but whereas the latter is a matter of initial outlay only, the former is a continuous item which can easily affect the profit and loss account. Ceiling lights are to be avoided as expensive and comparatively useless. The best type is that which is near the desk, throwing light just where it is wanted. When a clerk is absent his light is not used, and the cost saved; but ceiling lights have usually to be fully used, even though only one man is working in the room.

The question of furniture may be conveniently dealt with in this connection. The usual type of sloping desk with railings for books not in use, is an old institution which has justified itself sufficiently to warrant a long life. But it is time the office stool had a back to it; the day has gone when it was thought to encourage laziness. There are too many severer tests of the industry of the clerk to deprive him of an occasional rest for his back. The office table *versus* the roll-top desk for senior clerks has been much debated. The pathetic spectacle of a sub-manager hunting for somebody's key when he has left his own at home has decided some proprietors against the roll-top desk, although one would have thought the conveniences of such a desk would outweigh occasional irritations due to forgetfulness. Besides, a duplicate key in the possession of the manager would obviate any difficulty.

In a very real sense books and files are office furniture. Ledgers should be of the loose-leaf order. The old type has had its day and ceased to be —at least in every progressive office. Card indexes should take the place of the old register books, where new letters were "passed through" and given a number. Filing cabinets of excellent design, embodying recent systems, are manufactured by half-a-dozen English firms, and they offer a good selection suitable to all classes of business.

(2) Successful men have often attributed their success to the skilful choosing of their subordinates. They may exaggerate a little, but they state a mere truth, nevertheless. (*a*) Your staff must be honest above suspicion. Character comes first. What use is a superlatively clever manager if he is at bottom a clever devil? Sooner or later he will use his lack of scruple to your hurt, and it will not be a mere pin-prick. He will play for big stakes. But all the staff down to the office-boy must be above suspicion. There is nothing more dismal than to have a man in your office whom you distrust, but against whom you can prove nothing. You will have no rest until that man is out of your sight. Can honesty be guaranteed? One can almost say Yes. Arrange for an interchange of duties, especially in the accounts department, and have a "surprise" audit now and again; you will then find that there is as little temptation to "monkey" with accounts as with a circular saw. (*b*) Technical knowledge comes next. A man in charge of any department should know his own work better than anybody else, and thoroughly understand its relation to that of other departments. The questions, "What do you know?" and "What can



Burroughs Adding and Registering Machine.

The figures opposite are a facsimile specimen of work done on No. 3 Burroughs Adding and Registering Machine, showing amount brought forward and full capacity Any width of paper can be used up to 11 inches. Six columns can be printed and added without removing paper.

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578. 8. 8	2, 457. 14. 10
75. 18. 6	8, 765. 5. 6
1, 234. 7. 7	454. 13. 5
50. 13. 11	9, 863. 4. 4
654. 12. 2	489. 16. 6
5, 999. 4. 9	47, 676. 8. 3
987. 9. 6	121, 212. 12. 2
8. 10. 7	55, 565. 13. 11
550.	85. 10. 5
1, 512. 14. 3	775. 2. 9
678. 19. 5	99. 9
2, 133. 1. 6	445. 7. 4
298. 15. 11	1, 776. 1. 8
45, 964. 2. 5	5, 663. 11. 9
9, 468. 3. 1	569. 18. 7
157. 16. 9	2, 987. 7.
3, 345. 13. 2	75. 3. 3
6, 158.	9. 17. 6
25, 091. 19. 9	12, 345. 4. 2
642. 3. 5	9, 876. 8. 6
245, 344. 17. 3	45, 237. 12. 5
95, 451. 7. 10	96. 16. 7
654. 14. 7	209. 9. 11
98. 6. 5	775.
8, 616. 12. 1	1, 374. 7. 10
54, 409. 8. 11	97, 564. 19. 7
9, 776. 18. 3	3, 417. 2. 8
53. 12. 4	50. 14. 9
71. 11. 1	50, 011. 9. 6
520, 068. 4. 1	999, 999. 19. 11

you do?" are frequently identical. To know the ins and outs of shipping is to be able to manage shipping transactions. Engage men who know their work, not men who say they have a "knowledge" of it. That expression usually spells ignorance, just as it does when a man claims a "knowledge" of French. Try him, and he is out of his depth in a moment. It is hard to exaggerate the importance of this matter in regard to office efficiency. (c) Aim at finding a class of men who may be called business-getters. Often they do not take to inside duties at a desk; they love movement, and shine most as interviewers or travellers. Do not imagine that because they turn up their noses at an office stool they are therefore lazy and incompetent. Nothing of the kind. Put them to their natural function of business-getting, and you will find they earn their salaries twice over. As business assets, honest and clever business-getters are almost worth their weight in gold. When you find one, keep him. (*d*) Then, lastly, there is the clerk, pure and simple. He has no particular ambition, or if he has, he does not show it. Apparently he is content to do his work and leave promptly at six o'clock. But if he is accurate, respect him for it. Speed and accuracy are together the great need of what we may call the mechanical work of an office. Such work tends to grievous monotony, and at bottom this is the cause of all mistakes that arise between the merchant and his customers. The clerk may not be a business-getter, but if he helps to preserve the business which others introduce, he is discharging a most useful function.

(3) The organisation of an office is best seen in the creation of departments to deal with sections of the business. There is, of course, no one plan that can be used everywhere; each firm will have to devise one suitable to itself. But there are certain features common to all, and the first is (*a*) the inquiry department. Common sense dictates that this shall be situated as near the entrance as possible, and that those who work there shall be well informed, patient, and polite. If you want to create a bad impression, put a man in charge who is ignorant, impatient, and given to tell people he knows more than they do. (*b*) The orders department should have a position easy of access from the outside and be in close contact with the factory. There ought to be no difficulty for a stranger in finding this department. Call it "sales" or what you will, it is where you dispose of some of the goods you make, and the easier the task for the purchaser the better. (*c*) The correspondence section requires the services of a very efficient manager. To see that the "post" is opened early and the contents sorted and placed in the proper quarter is his first duty. The answering of such letters may not be a fine art, except in those cases which are off the beaten track. But in the inditing of letters sent out in the hope of obtaining business there is as much room for talent as anywhere else. He should be responsible for devising a system that shall prevent letters being filed without an answer, or with only half an answer, and ensuring speedy, accurate, and courteous treatment of every customer whom he approaches through the post. (*d*) The account department is as important as any. Your cashier should be a man of undoubted integrity who loves figures and knows finance from A to Z. He should be a firm man, who will not always have £10 lent out to the staff in small sums of half-a-crown and upwards; he will exercise a judicious

and continual change of his men from ledger to ledger, thus preventing fraud; all monies received in the day will be banked on the same day, and there will be no money received or paid out which he cannot instantly trace. As for credit, he will always be on the watch, never failing to keep himself posted in information respecting the standing of the firm's customers. Finally, a good cashier will always welcome a surprise audit. (*e*) Advertising is now a section in every well-organised office. Not a large section, it may be, but advertising is a work of detail, and when a space is paid for in certain prescribed positions of a newspaper, somebody must see that the space is given and the position secured. Apart from mere detail, there is the more important matter of writing good advertisements, and continually inventing new ones. Further, the advertisement canvasser is a frequent visitor, and is apt to waste the principal's time, which can be saved by an interview with the head of the advertising department. (*f*) In some offices the work of attending to stationery—that is, books, paper, envelopes, writing materials, and other items—seems to devolve on nobody in particular. But as business grows it will be found advisable to set apart a man and an assistant to look after these things. In an expanding business a couple of men can earn their salaries twice over and save the firm's money. (*g*) Modern houses of business are beginning to establish legal departments, where matters relating to troublesome accounts and supposed infringements of the law are dealt with. Solicitors or solicitors' clerks are to be found in charge of such departments, and it would seem as though their success amply justified their existence as a new element in office organisation. Certain it is that an expert knowledge of commercial law is bound to be of the greatest possible service in a business where there are hundreds of daily and weekly customers. In smaller houses such a department may not be a necessity, unless, of course, the nature of the business causes legal questions continually to arise.

The idea is that all these departments shall work together in unison under the control of a manager, whose duties and rights should be clearly defined by the principal. It is no use allowing him to dismiss a clerk and then the clerk to be reinstated by the principal. And this clear definition of duties and rights should go right through each of the departments. The policy of *laissez faire* is quite unsuitable as a working principle. Office rules should be few and to the point.

OFFICES. *See* APPLIANCES IN SHOPS AND OFFICES.

ONCOST. *See* ONCOST ACCOUNTS.

ONE-LINE STORES.—The advent of the universal store has touched the pocket of the purchaser and also his imagination. As he wanders from section to section, seeing goods labelled at prices below those of dealers outside, he is impressed with the advantages of a huge organisation, and would fain believe that the day of the one-line business has gone for ever. Why make a journey of six calls for sundry purchases when you can enter one building and get all you want, regaled meanwhile with music, coupled with the advantages of a lounge and a cosy tea-room? "This is shopping up to date!" he says (or is it *she?*). Here is a description by a man who knows:—

"A store large enough to accommodate thousands of shoppers arranged

to serve a purpose. Floor upon floor filled with merchandise, broad aisles, easy stairways, elevators to do the stair climbing, cash system for quick and easy change-making, with all the newest ideas in store mechanism; places to sit, wait, meet, lunch, talk, and rest; in short, an ideal place to shop in. Everything done that can be done to study the convenience of customers and look after their interests. This constitutes one of the greatest factors in the success of modern retailing."

Yes, the big universal store is a fact; and yet the one-line store continues to hold up its head. How is this? There must be a good reason somewhere. It may be explained as follows: The big store is, after all, only a group of single-line stores working together. That there are advantages in such a method no one will for a moment dispute. But are there no advantages in a powerful organisation concentrating its capital, brains, and energy on the production and distribution of one line of goods? Is it likely that the same section of a department store can have the same freedom of action, even the same amount of money to further its operations? The reply is more than doubtful. One might even go so far as to say that the big store can only give a certain amount of attention to each section; and although the man in charge shows skill and enterprise in the buying of stock, he can hardly compete with the one-line store, the management of which may take some share in the actual manufacture of its goods. It may be argued that in the case of the universal store, as well as that which devotes its attention to one line, there is an equal chance between the department manager and the one-line store manager. But it should not be forgotten that the former is working as one of a team under still another manager, obeying the behests of a board of directors, and compelled to fit in his programme of advertising with the general advertising schemes of other departments. Viewed dispassionately, therefore, the chances are in favour of the man who can give his undivided attention to one thing.

The problems facing the proprietor of the one-line store are, of course, greatly varied by the nature of the store itself. Let us suppose that the business deals with carpets. Here concentration is possible in its highest form, as buying and selling are narrowed down to a very small compass. On the contrary, a grocery store includes a great variety of articles in its make-up, and these articles each require much attention if they are to be of the best quality. Some of them may be of British manufacture, or, at any rate, manufactured in places near enough to be inspected and inquired into; but in many cases goods are brought from the ends of the earth, and it is manifest that a store of this kind, embodying so many of the products of commerce and industry, is one line in name only. True, they only form a single department in the universal store, but as compared with the carpet business, they present features which offer fewer chances of really expert specialisation.

The final reason why we may believe in the continuity of the one-line store is in the possibility of economical buying as well as economical management. Besides, people like to identify one house with specialisation in a particular article. They have a notion in their minds that the one-line store will be able to show them greater variety than they would be able to

obtain in a department of a larger business. This principle seems to be evident with many kinds of business. A draper who sells all kinds of articles will seek to specialise in silks, so that his firm may become known for excellence in that line. Taken altogether, the one-line store has justified itself and will continue to do so. *See* DEPARTMENTAL STORES.

T. SHARPER KNOWLSON.
Author of "The Art of Success," "Business Talks," &c.

OUTDOOR ADVERTISING.—Advertising is a wide term variously interpreted. Dictionary compilers have, as a class, stumbled hopelessly at it, and few, if any, have explained its meaning in clear and comprehensive language.

For the purpose of this memorandum, advertising may be defined as the art of making known the existence or the merits of an article in such a way as to induce sales; or, alternatively, the art of publishing facts or opinions in so effective a manner that a specific object is attained.

Advertising takes different forms and has diverse natures. The leading forms of advertising are:—

(*a*) Newspaper and magazine advertisements;
(*b*) Advertisement by booklets and circulars to the public;
(*c*) Billposting, electric signs, railway, tram, and omnibus, and sandwich-board advertising; and
(*d*) Advertisement by show-cards and other materials in shops.

The nature of the advertising may vary in each class—for instance, an advertisement, whether in the press or on the hoardings, may be—

(*a*) Educational or informative. It may persuade, argue, compare, lay stress upon the desirability of purchasing certain things at certain seasons, direct attention to improvements, new patents, reductions in cost, and so on, or it may simply act as

(*b*) A reminder, a mere mention of the article, so as to accustom the reader to the name, and to make it so familiar to him that he will in due course be ready to specify it when requiring goods of its nature.

In all advertising campaigns it is of the greatest consequence to determine the immediate objects of work contemplated, and when that is clearly understood, it is a comparatively easy matter to apportion the allotment over the various classes of advertising enumerated above.

In this article particular attention is to be given to outdoor advertising (class (*c*) in above list), but the mere presentation of this subject must on no account be taken as suggesting a preference for outdoor advertising over press or other forms of publicity. Whether either or both should be resorted to in any circumstances is a matter for thoughtful consideration, and the advice of those professionally engaged in advertising should be sought before commitments in any direction are entered upon.

Outdoor advertising, as stated above, is generally understood to comprise billposting, electric sign advertising, railway, tram, and omnibus advertising, and sandwich-board advertising.

The selection of these means of publicity is frequently governed by the duration of the proposed contracts. For short periods, billposting and sandwich-board men, and sometimes the sides of omnibuses, are alone avail-

A Modern Poster Display.

(By S. H. Benson, Ltd.)

able. The ordinary railway contracts are for a year, and in many cases for five years. Electric signs are too costly for anything but permanent use, and plates outside and transparencies inside omnibuses and trams are generally only accepted or suitable for contracts of six months or longer.

In the choice of outdoor advertising many considerations therefore enter, and each form will be treated here on its merits rather than in comparison with possible alternatives.

Billposting.—Dealing first with billposting, a subject of vast importance to advertisers is at once entered upon. Hoardings, or stations, as they are technically termed in the trade, are now a recognised feature of every town in the kingdom. The old practice of fly-posting still obtaining on the Continent under the title of *pose volante*—that is, of posting on anybody's wall or hoarding with or without the owner's consent—has died out in this country, and an organised system of protected stations rented by billposting contractors has sprung up in its place. Every town has its billposter, the most successful, of course, controlling not only towns but large areas, and the practice is for these billposters to let to advertisers or their agents positions on these protected stations at a price which covers, not only the rental, but the cost of posting up the advertisers' bills and renewing them when damaged by weather.

Here is a system which enables an advertiser to localise his expenditure, to know exactly where his publicity is operating, and to bring his forces to bear upon any district, or any part of a district, which for trade reasons he may desire to influence. He can look at an advertisement on a hoarding and say to himself, "That advertisement is costing me (say) a penny a day—there must be at least a thousand people looking at it during the twenty-four hours; it surely ought to be worth a penny to get a thousand people to read my story (or see my picture)." That is the sort of reflection which increases billposting business. The public is in a hurry; people sometimes will not read an advertisement if they can help it, but going down a street and being suddenly struck by bright colour or forcible design, they are, willy-nilly, compelled to look at the advertisement, and the result thereby justifies the expenditure. But it must not be thought by the uninitiated that this is the whole battle. An advertiser has to deal with many difficulties. Every station has not the same value; some positions are of excellent worth, others are in back streets and of doubtful value. Some seemingly useless ones may be in full view of passing trains; others may meet the gaze of groups of factory hands, chapel or theatre goers, and in this way be seen daily by far more people than a casual visit would suggest. Then there is the question of lighting, the value of shop approaches, and many other considerations; so that, after a little investigation, it is seen that the subject is a deep one and should be handled by some one experienced in it.

Before dealing with the design of the poster, a word may be said on the subject of the size of the bill. Posting stations are roughly divided into gables and hoardings. Gables are the large stations on the sides of buildings and can generally take posters of any size; hoardings are wooden structures, frequently temporary only, and erected in front of buildings or on unoccupied lands. These latter vary in size in different districts, but in London and

many prominent centres extend as a rule to 12 feet in height. Therefore a poster 10 feet in height is about the best size for general purposes, and if a smaller bill is desired, it is better to make it 5 feet high, half the full size. Posters are most often reckoned in double crown sheets. A double crown sheet is 20 inches by 30 inches, and the 10-feet high poster referred to would ordinarily be a 16-sheet bill, namely, four double crowns in height (120 inches), and four double crowns in width (80 inches); but a glance at every hoarding will show that though 16-sheet bills may predominate and are the most convenient size, yet 8, 12, 24, 32, and other sizes, are quite common. Still, whatever the sheetage is, it is convenient to base it upon the double crown measurement and to keep the height to either 5 or 10 feet.

So much for the size and shape of the bill. A matter of far more consequence is the design. And before the design can be considered, the object the advertiser has in view should be clearly determined. If, as sometimes happens, billposting is the only advertising done, then the design should tell a story or engender a sympathy. More often billposting forms part of an advertising scheme; then the duty it has to fulfil must be settled. In the case of an unknown article, it may do the best work if in a loud and striking manner it exhibits the name of the product, and so paves the way for and supports the more explanatory press advertising. A poster which does this is mere publicity. It may be a type bill or a pictorial one, but it must be strong enough to attract attention—in fact, it must be a shout. But if the posting is relied upon to tell a story, to be an object-lesson, to create a definite desire to buy, or to drive home some simple fact such as a reduction in price, then it should be of a different character; the artist's skill must be called into requisition and an effort made to tell the required tale in a simple illustration, which will attract attention by its strength, its humour, or its colour, and will then get home with the lesson it is intended to convey. This is the poster which is generally the best, and this is true advertising.

It is to be regretted that there is not more art on the hoardings than there is. Art properly applied should help, not hinder, commercial effects; but notwithstanding the development of art teaching and the increase in the number of art galleries, the artistic poster has not yet become fashionable, and advertisers seem to fight shy of educational work in this direction. If art is out of fashion, humour is perhaps at its zenith. And yet humour is not necessarily good advertising. Like art, it should be made use of with care and judgment, and the practical commercial value of the design should govern its adoption for billposting purposes.

Before closing this notice, some general information may be given on the subject of costs and quantities. Billposting is charged at so much per double crown sheet per week. In London the rate ranges from a penny to a penny and a fifth. This price covers the cost of posting and maintaining, but not that of the bill itself, which is provided by the advertiser. In the provinces the rentals are less, and average about a halfpenny per double crown sheet.

The life of a bill depends upon the weather, but in practice it lasts

A Typical Flashlight Sign.

To. face page 69, *Vol. VII.*

in normal circumstances about five weeks. A rough-and-ready calculation of the cost of paper can be made by adding 20 per cent. to the cost of the rentals on a general scheme.

With respect to quantities, the following table will give an idea of the sheetage required to effectively cover the twenty-five largest towns in the kingdom on a moderately strong scale. When a commanding display is required, double, and in some places treble, these numbers could be allotted, and on the other hand a useful display on a more moderate scale could be made for specific purposes by a judicious selection of areas and districts. The sheet here estimated for is the double crown, 20 inches by 30 inches, and it will be remembered that the ordinary large poster is a 16-sheet bill.

	Sheets.		Sheets.
London	25,000	Nottingham	2,000
Liverpool and Birkenhead	6,000	Hanley and Stoke	1,200
Manchester and Salford	7,500	Hull	2,400
Glasgow	6,000	Bolton	1,120
Birmingham	3,800	Leicester	1,500
Leeds	3,600	Portsmouth and Southsea	800
Newcastle and Gateshead	4,000	Oldham	1,350
Edinburgh and Leith	1,000	South Shields and Tynemouth	1,120
Sheffield	3,000	Plymouth and Devonport	1,200
Dublin	2,240	Cardiff and Penarth	800
Belfast	2,240	Wigan	700
Bristol	1,400	Dundee	1,400
Bradford	1,500		

Electric Signs.—This class of advertising comes entirely under the head of publicity. It acts as a reminder of the goods advertised, and does no educative work. For articles consumed in the winter it is particularly applicable, and for those appealing to the man in the street, such as tobacco and whisky, it is a very effective advertising medium. All the original signs were made by the Electric Sign and General Advertising Co., of Cowcross Street, E.C., who hold the patents for flashing signs patronised by the chief advertising houses. Bovril was the first advertiser to make use of these signs, and for a long time monopolised the idea and secured the premier positions in London. Following Bovril came Edwards' Desiccated Soup, with its pictorial signs, which are still a feature of the Metropolis; and during the last few years Nestlé, Anderson, Lipton, Dewar, Oxo, and several other firms have taken up the flashing signs, and with slight variations from the old Bovril pattern, have made a feature of them in their advertising.

The chief difficulty of electric sign advertising is the procuring of good sites. The positions must be prominent; but the flashing must not be strong enough to cause conflict with the police, or a summons will assuredly ensue. Rentals from £20 to £150 for sites are freely asked, and as so much depends on the position it is generally a case of take it or leave it.

The signs vary in cost according to the size and number of the gilt letters, the number of lamps, the intricacies of the design, and the difficulties of erection. An ordinary sign of, say, ten letters, each letter six feet high, with red, white, and green lights changing automatically, might cost, with fixing, something in the neighbourhood of £150. The annual expense, in

addition to rent, would be perhaps £50 for maintenance and current. The flashing has two great advantages—one is its arresting effect, being much more noticeable than a stationary sign, and the other is the great saving effected in the annual consumption of electricity, the cost for current being approximately half that for a sign kept constantly alight. The more recently devised electric signs are a considerable advance on those of older patterns, both in novelty and in attention-arresting power. It is impossible to pass one of these new signs without being struck by its force as an advertisement.

Railway Advertising.—Railway advertising is a complex subject. Every line has its own conditions and its own rates. In the main trunk lines there are two forms of advertisements: the iron plates in the open, and the framed and glazed advertisements under cover. To be viewed from the train there are many bold advertisements of the former type, the largest iron plate ordinarily made in one piece being 8 feet by 4 feet. Under cover in the stations, small plates, iron or tin, and coloured show-cards or small framed advertisements are suitable and effective, if striking enough to interest the traveller waiting for his train. Contracts for railway advertising are expensive unless made on a substantial scale; when a rental of sixpence per foot per annum, increased on some lines to a shilling, and even more for preferred positions, may be taken as a general index to the cost of a scheme. The plates are extra; their cost depends upon the size of the order and the number of colours. An average price for estimating purposes might be taken as 9d. per superficial foot.

The London Tube advertising is of a different character. Here the chief features are framed cards in the lifts, bills in the corridors, and posters on the station walls. The old underground stations take advertisements like the main trunk lines with respect to cost. There are several rates of charges and no uniformity of system.

For retail houses on the line of routes the tubes are undoubtedly good advertising, and for proprietary articles they should only be omitted from a general scheme when other forms of advertising are for any reasons preferable.

Trams, Omnibuses, and Carriers' Vans.—Advertisements on moving vehicles attract more attention than those of the same size fixed on walls. Therefore this class of advertisement has become popular throughout the country. Such advertisements have the added advantage of carrying their message into the heart of populous business districts and good residential suburbs, where billposting, or other outdoor advertising, is scarce or non-existent. Moreover, the positions available are remarkably prominent; the sides and ends force themselves on the attention of the public, and it is difficult to make a good display on the trams and omnibuses without the whole town noticing it. This advertising is again mere publicity; there is little or no opportunity for educational work, and the advertising requires press support to justify its cost. Plates outside vary largely in cost. Horse omnibus sides can be got for about £5 per annum, and tram sides on good routes cost about double. Advertisements inside are of a different character. Being read by travellers who have nothing else to do, educative pictures or

type reading matter can be used, and many a good advertisement will be found in these positions. Transparencies in omnibuses cost from 10s. to 15s. each per annum, and stained glasses in trams rather more. Advertisements in the shape of paper posters are now carried by the large parcels delivery vans in London. The rates are reasonable, and if the design is good the advertisement is effective. There are about 2000 vans available in the Metropolis. Carriers' vans in the provinces are of a different class. A company exists under the name of the Carriers' Van Advertising Company, Limited, which has an organisation throughout the country for affixing small tin and iron plates on the country carriers' vans. These vans have regular itineraries like omnibuses, taking people to market on market-days and generally doing the shopping and collecting the parcels for country residents, farmers, and villagers. In many districts they afford the only means of advertising, and they reach areas untouched by ordinary publicity. There are about 1600 vans available, mostly in agricultural districts, and the rentals are about 4s. per square foot per annum, including fixing, inspection, and all expenses. The offices are in Wild Court, W.C.

Sandwich-board Men.—This is a class of advertisement not often patronised by the general advertiser. It is more useful for specific local purposes, such as entertainments, public meetings, theatres, sales in retail establishments, and so on. In many cases boardmen are subject to police control; in London none are allowed in the City or in certain specified thoroughfares, and only boards of regulation size and kind may be employed. The London regulations permit of an overhead board and a front and back board, of a size to carry a double crown bill, so that four bills can be displayed by one man. The wages of boardmen are about 1s. 6d. a day, but supervisors should be employed at higher rates. Some ingenious advertisers have improved on the old-fashioned boardmen by employing women or dressing the men in fancy costumes. One of the most effective displays has been that of the Savoy Turkish Baths, where the boardmen are dressed in bath towels with red fez on their heads.

S. H. Benson.
Founder and Governing Director of S. H. Benson, Ltd.

OUT-WORKERS. *See* WAGES.

P

PACKING FOR THE RETAIL TRADE.—Every manufacturer and wholesaler pays attention to the packing of his goods, but it is questionable whether the retailer has given the subject the same consideration. The problem of packing retail goods is quite different from the problem of packing goods for delivery from the manufacturer or the wholesaler to the retailer. In the latter case, the maker is only concerned with packing for safety and with a view to economical transit. The packing of goods

by the retailer is a vastly different proposition. In no branch of business is the "penny wise and pound foolish" policy so highly developed as it is in connection with the packing and delivering of goods bought in retail establishments. It is quite a common thing to see first-class shops using old newspapers and brown paper retrieved from incoming parcels, the idea apparently being that anything will do so long as the shopkeeper avoids the necessity of paying for expensive stock to equip his packing department. In the great London stores this weakness is not so apparent as in some of the retail establishments in the provinces, but there are not wanting examples, even in central London, of packing being done without care, taste, or thought.

The question of delivering goods is worth attention from a point of view which is very seldom brought to bear. Most wise traders are capable of seeing that the goods ordered are delivered safely, but very few traders, relatively, seem to have considered how far every package sent out from an establishment may be made an advertisement for the establishment itself. The possibilities in this direction are only seen by examining perfect packages by firms which make a feature of the work. There are in London and the provinces leading traders whose goods are delivered in a way that serves as a model to more slipshod traders. Most of the leading stores pack well, avoiding no reasonable expense not only in securing safety, but also in securing attractive presentation on delivery. Costumiers, for instance, go to the length of having beautiful boxes made with neat designs in colour, as do some tailors. Many milliners in London have also adopted individual methods of packing, so that if their goods are seen lying for a moment on a station, they can be recognised.

But more noticeable than these improvements in packing is the general tendency of the up-to-date trader to deliver small things, even when handed across the counter, in novel and attractive forms. For instance, no wise tobacconist will hand out five or ten cigars in the old thin paper bag: he will encase them in a stiff case of coloured paper which would give the cigars all the protection afforded by an expensive cigar-case. Then again, such firms as Fuller's, the retail sweet people, have revolutionised the art of packing even small purchases of sweetmeats. In their case the customer would not be provided with a ¼-lb. of dainties carelessly thrown into a paper bag, but instead would be turned out of the shop with his purchase neatly made up in a cardboard box of the right size to take the quantity, the whole being made into a dainty package by being tied neatly with a silk cord.

One firm in London has made a speciality of packing tiny sundries, using a very high quality of paper made with an exclusive design which gives the surface something like the texture of grained wood. However trivial the purchase at this particular shop, the goods are neatly folded and made up in this paper, and carefully tied with string which matches the design of the paper. This may sound extremely obvious, but the effect produced is so good that the purchaser instinctively realises the extra touch of niceness in the packing, and goes away with increased respect for the selling methods of that particular shop.

Roughly speaking, every parcel sent out from a retail establishment should be an advertisement. It should appeal because of its neatness and also by the evidence of thought shown in the individual touch put into the method of making up the parcel. If the goods are of such a character that they can conveniently carry a label, that label should be made a vehicle for advertising too. It is quite easy nowadays to get a printer to make neat designs for all purposes, and there is no reason why a label should be a slovenly piece of tasteless printed matter. One firm we know carries a monogram through every piece of stationery in use in its office, and this monogram even appears on the packet delivered at the door. Instances of this kind of thoroughness might be multiplied, but the purposes of this article will be served if the one or two suggestions contained in it serve to concentrate the trader's interest on the subject. After all, good packing is really a matter of personal initiative on the part of the trader, and much depends on his appreciation of the nicer points in his business which make even the littlest of things worth while. If parcels are delivered in such a manner that they betray evidences of the trader's respect for the goods he handles, the public who buy will have an added touch of respect for the materials so delivered to them, and for the business which shows so much thoroughness in the small and apparently unnecessary thing.

PACKING PROPRIETARY ARTICLES.—The packing of a proprietary article is often a question very much neglected by the manufacturer, yet the form which goods take when they are delivered to the public is very often a great factor in determining their success. Most manufacturers pack goods with due regard for their safety, and it is seldom a complaint would have to be made under this head. Few manufacturers, however, consider the packing of goods from the imaginative point of view, and they pay little attention to such an important fact as how the goods, when they are made up, will strike the public.

How important packing is may be seen by glancing round any store which deals in proprietary articles. The smaller proprietary articles are usually displayed on the shop counter or in show cases, and their very appearance there, if they are made up in attractive packages, very often acts as a great inducement to buy. Perhaps the most startling case of packing of recent years was the making up of a dentifrice, pretty well known to-day—Odol. When Odol came into the market the chemists and stores were full of preparations for similar purposes, made up in collapsible tubes, jars, tins and paper packages, and bottles; but the packing of Odol struck an entirely new note. A liquid dentifrice, it should have been offered to the public in a sealed bottle, and in many cases it would have been made up in a bottle and the preparation would have been left at that. In the Odol case, the man who devised the method of making it up had a shrewd idea of the advertising value of the packing. Dealing with a liquid, he was limited to the bottle as a suitable means of marketing his goods, but he went a step further than the average manufacturer by devising an entirely new shape of bottle and fitting on to its neck a patent stopper which gave the preparation to the public in drops. The unique shape of the bottle, the label on it in keeping with the

shape, the patent stopper which made it so easy to use the contents—all made a great impression on the public mind. Odol was advertised for many months on its appearance as offered to the customer, and there is no doubt part of its success was due to the attractive way in which the preparation was made up.

Americans were the first to realise the value of an attractive make-up, and many of their goods have been packed by very attractive methods. They have devised new ways of making up soaps, particularly shaving soaps; their food products have been marketed by similar original means; they have put paints and other preparations in new and attractive disguises; while their trade in sweetmeats has been largely founded on attractive packing. One might say the same of many other lines of goods distributed in the States, but it is sufficient to roughly indicate what is being done.

The main point lies in the fact that the manufacturer, having produced a good line, spares no trouble in seeing that it is packed in such a way that it strikes the public as a novelty before they have time to sample the contents or see them. This question of packing is all-important in proprietary articles, because, in nine cases out of ten, a proprietary article has a special story. Articles in staple demand, bought in various establishments, are packed in conventional ways, and no one expects anything different because the public have become accustomed to receiving a particular line of goods in a particular way, though it does not follow that improvement in packing any staples would not bring a better result. But where the article is a proprietary article, advertised along special lines, the public may not look for special efforts in packing, but they are decidedly impressed by any indications of originality. When goods are packed carefully and tastefully in an original manner, they give an impression of their value. The more carefully the packing is designed, the more goods give off a suggestion of exclusive value to the people who buy them.

This applies particularly to all specialities handled by the chemist. The great aim in these cases should be to make the goods not only to look nice, but to be easy to handle. An excellent lesson is the Odol case cited above, while since the establishment of this preparation many other specialities handled by chemists have been put up in similarly convenient forms. Remedies that are to be taken in doses should be packed in doses so far as possible. Preparations to be used in drops should be contained in vessels which will deliver them in drops. Goods that are to be used in quantities should be made into tablets or small packages, and so on through the whole range of similar classes of stocks.

In packing foodstuffs daintiness should be the first consideration. To-day people pay more attention to cleanliness and purity in connection with the food supply than they have ever done before, and in packing foodstuffs anything that suggests additional cleanliness and purity is impressive. Also small improvements in packing foods in tins or bottles, which suggest a nice adjustment of the means employed to hygienic conditions, always carry additional weight in the eyes of the consumer. It is not so much that these extreme measures are actually necessary, and it is possible that simpler means might be quite adequate. The aim of nice packing does not

study the simple essentials, but rather seeks to emphasise a desire to go out of the way to make the goods acceptable to the consumer.

In miscellaneous packing of every description, much can be done by employing simple designs for the shapes in which the goods are made up, whether they are packed in glass, tin, wood or cardboard, and still more can be done by simplicity of lettering on the various packages. The older-fashioned trader made up his goods and labelled them with printed matter which attempted to crowd into the space he had at his disposal all the facts that he deemed essential to his trade. He paid no attention to the setting of these announcements, and the result was that many packages displayed for public purchase were wrapped in a sheet of printed matter most difficult to read and very often offensive to the eye. The modern trader contents himself with a package which is much simpler. He secures a good title and sees that it is tastefully displayed, and he is careful that any letterpress that he includes with that title is well printed in clear type and is not overloaded with a lot of aimless words.

In confectionery the tendency is to an ever-increasing daintiness, even when confectionery is sold in its cheapest form. It is realised more and more, that just as people judge one another by their external appearance, so they judge the goods they buy by the appearance of the articles in the shops where they are displayed. Given two articles of equal merit, it is almost safe to say that the one which is packed with a studied care for all the details that add to its attractiveness, will completely outsell its opponent which is carelessly packed without any regard for the taste and convenience of the customer.

PARTNERSHIP ACCOUNTS.—The law of partnership, as laid down in the Partnership Act of 1890, has given rise to a great number of important cases which cover perhaps most of the problems likely to arise through the application of this measure to business transactions, but as the legal aspect of partnership is dealt with elsewhere it need hardly be said that only such portion of the legislation as affects accounts will be considered in this article.

In the first place, having proved the *existence* of a partnership—by no means so simple a task as might be believed—before any accounts can be framed the *intentions* of the parties require to be known. These may be evidenced by the deed of partnership, or in its absence there may have been a verbal agreement.

In the absence of any agreement to the contrary, the Partnership Act, 1890, lays down certain propositions:—

1. Equal share of capital and profits.
2. Equal contribution towards losses.
3. Partner entitled to 5 per cent. interest per annum on all payments or advances by him beyond the amount of capital agreed to be subscribed by him.
4. No interest on capital (as distinct from advances).
5. No remuneration.

Where an agreement actually exists, great care must be exercised in construing its clauses so that proper effect thereto may be given. The

following points especially require to be carefully considered, and in the absence of any reference to any of these subjects inquiry should be made as to any other evidence, such as settled accounts. &c., of the intentions of the parties:—

1. Term of partnership.
2. How capital to be contributed and repaid.
3. How profits and losses and surplus assets to be shared.
4. Rights of partners as to goodwill during continuance, and on dissolution, of partnership.
5. Particulars as to interest, drawings, and remuneration, if any.
6. Details of extraordinary powers, requirements as to restrictions, notice, &c.

The accounts of the business which is the subject of the particular partnership under review will naturally follow the lines incidental to that business; that is to say, the fact that the proprietors are partners instead of sole traders will not affect the records of the ordinary mercantile transactions of the firm. The principal point to be considered, therefore, since particulars as to the accounts of various classes of business may be found elsewhere in these volumes, is the framing of accounts so as to show the true relation of partners to each other, and generally as to the business itself in its relation to the proprietors.

The capital account of a partner is of quite a similar nature to the capital account of a sole trader, and it is presumed that the reader is, or has made himself, conversant with the general principles of double-entry bookkeeping.

The general run of text-books on the subject of partnership accounts usually necessitates a tour through a labyrinth of capital accounts, current accounts, and other details of this kind, but, since a balance sheet focusses transactions in a manner that renders the picture easily comprehensible, and as, theoretically, a balance sheet is supposed to be constructed after every transaction has been recorded, the various phases of the subject under review are exhibited in the following pages in this form, rather than in the more detailed manner indicated above, and if capital accounts be required they can be constructed from the *pro formâ* balance sheets given, without any undue trouble or confusion.

The value of a balance sheet showing the position *before* the commencement of the partnership business is incalculable, and it is much to be regretted that such a financial statement is not oftener to be found as a schedule to articles of partnership.

The first illustration may well be a simple one:—

A. and B. agree to become partners in a business venture, each subscribing £500. The balance sheet, before the commencement of the business, would therefore be as follows:—

Liabilities.		*Assets.*	
A.—Capital account . . .	£500	Cash at bank	£1000
B.—Capital account . . .	500		
	£1000		£1000

Subsequently cash would disappear, and in its place would arise plant, machinery, stock-in-trade, and other assets, while the liabilities side of the opening statement would naturally be affected by profits, drawings, accounts due to suppliers, &c.; but the starting-point remains clear and well defined as the basis on which the business has been built, and this is the desired end in all these cases. It will be easily understood that if the starting-point is wrapped in mystery, some of the fog is not unlikely to percolate through to the subsequent transactions and involve the entire accounts in hopeless confusion.

The next illustration will be:—

A. agreed to take B. into partnership on equal terms, providing that the latter brought into the business an amount equal to A.'s capital. A.'s balance sheet was:—

Liabilities.		*Assets.*	
Capital account	£600	Cash	£100
Creditors	400	Book debts	300
		Stock-in-trade	600
	£1000		£1000

B. comes into the business, bringing in £600.

The new balance sheet of the *partnership* will therefore be:—

Liabilities.			*Assets.*	
Capital accounts:—			Cash	£700
A.	£600		Book debts	300
B.	600		Stock-in-trade	600
		£1200		
Creditors		400		
		£1600		£1600

To slightly vary the facts:—

A. agrees to admit B. into partnership on condition that he pays £1000 for a one-third share of the profits earned by the business. A.'s balance sheet before admitting B.:—

1. *Liabilities.*		*Assets.*	
Capital account	£1500	Sundry assets, such as are detailed in previous examples .	£2100
Creditors	600		
	£2100		£2100

A.'s balance sheet after adjusting goodwill:—

2. *Liabilities.*			*Assets.*	
Capital account (as per balance sheet 1) .	£1500		Sundry assets (as per balance sheet 1)	£2100
Add goodwill . .	3000		Goodwill	3000
		£4500		
Creditors		600		
		£5100		£5100

It will be clear that if B. is to pay £1000 for a one-third share in the business, the goodwill must be worth, from A.'s point of view, £3000.

Balance sheet of partnership (after admitting B):—

3. *Liabilities.*			*Assets.*	
Capital accounts:—			Sundry assets (as per balance sheet 1)	£2100
A. (as per balance sheet 2)	£4500		Goodwill	3000
B.	1000		Cash (paid in by B.)	1000
		£5500		
Creditors		600		
		£6100		£6100

A.'s share of profits is now two-thirds and B.'s one-third, so that any profits or losses which may arise subsequently will be dealt with on this basis. As an illustration, they may agree that a certain asset valued at £60 included in the item £2100 was of no value, and that before commencing business they would eliminate it from the accounts.

The balance sheet would then run as follows:—

4. *Liabilities.*				*Assets.*		
Capital accounts:—				Sundry assets (as per balance sheet 3)	£2100	
A. (as per balance sheet 3)	£4500			*Deduct* amount written off	60	
Deduct two-thirds of value of asset written off	40					£2040
		£4460		Goodwill		3000
B. (as per balance sheet 3)	£1000			Cash		1000
Deduct one-third of value of asset written off	20					
		980				
			£5440			
Creditors			600			
			£6040			£6040

B., however, would in practice naturally agree as to the value of the assets to be taken over by the partnership *before* actually completing the contract, and in order to illustrate the procedure it may be assumed alternatively that A.'s Balance Sheet No. 1 was accepted by B. subject to the value of the assets being reduced on the books to £1800.

Balance Sheet No. 2 would therefore be required to be adjusted as follows:—

2 (amended) *Liabilities.*			*Assets.*		
Capital account (as per balance sheet 1)	£1500		Sundry assets (as per balance sheet 1)	£2100	
Deduct amount writen off assets	300		*Deduct* amount written off	300	
	£1200				£1800
Add goodwill	3000		Goodwill		3000
		£4200			
Creditors		600			
		£4800			£4800

The subsequent steps being on the lines already sketched, with the figures altered accordingly.

It will be noticed that the balance sheet acts after the manner of a pair of scales, the effect of any transaction being the same on both sides, thus preserving the equilibrium of the statement and proving the truth of the fundamental axiom of double-entry bookkeeping. Thus, if the value of assets be increased, the amount of the increase is added to the capital account on the liabilities side, and if the value of the assets is reduced, then the amount of the reduction is subtracted from the capital account—in any event the capital account, since by its very nature it is the *difference* between the liabilities and the assets of the business, is the squeezable, the pliable, the sensitive item, which reflects the whole gamut of business emotions.[1]

It should be noted, however, that the balance sheet is only intended to reflect transactions of the partnership, and, therefore, in cases where a premium is paid by B. to A. for the privilege of being admitted into partnership, and the money is retained by A. privately and is not brought into the business, no entry would appear in the books of the firm or in the firm's balance sheet. Similarly, in cases where certain assets of the sole trader are not to be taken over by the partnership, they should be eliminated from the balance sheet—the assets on the one side, and the trader's capital account on the other.

Different points arise where a new partner is admitted to take the place of one who has resigned, died, or otherwise ceased to be a member of the firm.

Case I.

A., B., and C. are partners, sharing profits equally. They agree to admit D. in place of C. on terms of one-quarter share of profits, and the payment of the amount standing to credit of C.'s capital account.

Balance sheet showing position of A., B. and C. at date of latter's retirement:—

1. *Liabilities.*			*Assets.*	
Capital accounts:—			Sundry assets:	
A.	£1100		Cash, book debts, stock-in-trade, &c.	£4200
B.	1000			
C.	900			
		£3000		
Creditors		1200		
		£4200		£4200

Balance sheet at time of D.'s admission:—

2. *Liabilities.*			*Assets.*	
Capital accounts:—			Sundry assets (as per balance sheet 1)	£4200
A.	£1100		Cash per D.	900
B.	1000			
D.	900			
		£3000		
Amount due to C. . . .		900		
Creditors		1200		
		£5100		£5100

Balance sheet after discharging liability to C.:—

3. *Liabilities.*			*Assets.*		
Capital accounts:—			Sundry assets (as per balance sheet 2) . .	£5100	
A.	£1100		*Deduct* amount paid to C. .	900	
B.	1000				£4200
D.	900				
		£3000			
Creditors		1200			
		£4200			£4200

The next point to be considered in Case I. is the question of the shares of profits. The old firm shared equally, but the new ratio will be:—

A. $\frac{1}{2}$ of $\frac{3}{4}=\frac{3}{8}$
B. $\frac{1}{2}$ of $\frac{3}{4}=\frac{3}{8}$
D. $=\frac{1}{4}$.

CASE II.

A. and B. sharing profits as 3 to 1 agree to admit C. into partnership on his paying £2000 for a third share of the profits of the business. Balance sheet showing position of A. and B.:—

1. *Liabilities.*			*Assets.*	
Capital accounts:—			Sundry assets:—	
A.	£3000		Cash, book debts, stock-in-trade, &c.	£6300
B.	2000			
		£5000		
Creditors		1300		
		£6300		£6300

Balance sheet after adjusting goodwill:—

2. *Liabilities.*				*Assets.*	
Capital accounts:—				Sundry assets (as per balance sheet 1) . .	£6300
A. . . .	£3000			*Add* goodwill . . .	6000
Add share of goodwill .	4500				£12,300
		£7500			
B. . . .	£2000				
Add share of goodwill .	1500				
		3500			
			£11,000		
Creditors			1,300		
			£12,300		£12,300

Balance sheet on admission of C.:—

3. *Liabilities.*				*Assets.*	
Capital accounts:—				Sundry assets (as per balance sheet 2)	12,300
A. (as per balance sheet 2) . .		£7500		Cash paid in by C. . . .	2,000
B. (as per balance sheet 2) . .		3500			
C.		2000			
			£13,000		
Creditors			1,300		
			£14,300		£14,300

The new shares of profit will be :—

A. $\frac{3}{4}$ of $\frac{2}{3} = \frac{1}{2}$
B. $\frac{1}{4}$ of $\frac{2}{3} = \frac{1}{6}$
C. $= \frac{1}{3}$.

The changes may be rung to an unlimited extent, but the examples given should suffice to illustrate the principles involved.

The special points relating to the treatment of goodwill in partnership accounts will be found to be dealt with under the heading of "Goodwill."

So far, consideration has been confined to problems which occur at the inception of a new partnership, but during the continuance of the firm there will arise many matters to which attention should be directed.

1. *Advances.*—Having in view the fact that advances by a partner, as distinct from capital, are entitled to interest and to prior payment, as set out in the Partnership Act, 1890, great care should be taken to see that the line of demarcation is clearly drawn, and all items of this character kept quite apart from capital contributions.

2. *Drawings.*—Drawings by a partner are not a charge *against*, but an allocation *of*, profits. They should, therefore, not be charged to the revenue account of the firm, but should be carried to the debit of a current account which in its turn will be credited with the partner's share of profits, the resulting balance being added or deducted from the partner's capital account, as the case may be.

3. *Interest.*—If interest on capital has been agreed upon, it should be credited to each partner's capital or current account and debited in total to the revenue account. If interest is to be charged on drawings, the reverse procedure is necessary, viz.—debit each partner's current or capital account, and credit revenue account in total.

4. *Salaries.*—This question is often complicated by legal difficulties, but it may be said, generally, that, where agreed upon, salaries of partners as distinct from drawings by partners are an *expense*, and should be charged against revenue. The terms of agreement in each case will of course decide the particular treatment to be adopted.

5. *Property placed at firm's disposal.*—Where a partner, in order to assist a firm, places property at its disposal, the initial credit to the capital account of the partner concerned is the agreed value of the property, and any loss in realisation will then require to be borne by the *firm* in the proportion in which they share losses, but the terms of the agreement necessarily vary in each case, and must be the deciding factor in every instance since no *general* rule can be attempted.

Dissolution.—Various circumstances arise under which a dissolution happens, and they will be found to be fully considered from their proper standpoint, which is necessarily a legal one, in the article on PARTNERSHIP. So far as *accounts* are concerned, the question of solvency is the main point. The position may be easily gathered from the following :—

1. BALANCE SHEET.

Liabilities.			*Assets* (after realisation).	
Capital accounts:—			Cash	£4520
Share of profits (½) A.	£1000		Deficiency	1140
(⅓) B.	740			
(⅙) C.	900			
		£2640		
Creditors		3000		
		£5640		£5640

First Step.—Eliminate the deficiency by allocating same to partner's capital accounts in the proportions in which profits are shared.

2. BALANCE SHEET.

Liabilities.				*Assets.*	
Capital accounts:—				Cash (as per balance sheet 1) .	£4500
A. . . .	£1000				
Deduct share of deficiency .	380				
		£620			
B. . . .	£740				
Deduct share of deficiency .	380				
		360			
C. . . .	£900				
Deduct share of deficiency .	380				
		520			
			£1500		
Creditors			3000		
			£4500		£4500

Second Step.—Pay creditors.

3. BALANCE SHEET.

Liabilities.			*Assets.*		
Capital accounts:—			Cash (as per balance sheet 2) . . .	£4500	
A. (as per balance sheet 2) . .	£620		*Deduct* amount paid to creditors . . .	3000	
B. (as per balance sheet 2) . .	360				£1500
C. (as per balance sheet 2) . .	520				
		£1500			
		£1500			£1500

Third Step.—Divide cash as per amount due to partners.

In cases where the charging of the share of the deficiency operates to throw the partner's capital account on the debit side, it will, in the balance sheet at that stage, appear on the assets side as an amount due from him, but the next statement should show cash paid in by the partner in place of this debt—solvency, of course, being presumed. Where one partner is insolvent, the position becomes a little more complicated, especially in view

of the judgment in the case of *Garner* v. *Murray* (1 Ch. (1904) 57), decided in November 1903.

The position there was, briefly:—

1. BALANCE SHEET.

Liabilities.		*Assets.*	
G.—Capital account	£2500	Cash	£1916
M.—Capital account	314	W.—Capital account overdrawn	263
		Deficiency	635
	£2814		£2814

Profits shared equally. W. insolvent, and nothing recoverable from his estate.

The ordinary commercial method of winding up the partnership would be as follows:—

2. BALANCE SHEET.

Liabilities.			*Assets.*	
G.—Capital account (as per balance sheet 1)	£2500		Cash	£1916
Deduct one-half of total deficiency, £898	449		Amount due from M.	135
		£2051		
M.—Capital account (as per balance sheet 1)	£314			
Deduct one-half of total deficiency, £898	449			
Due as *per contra*	£135			
		£2051		£2051

G. takes tne cash, £1916, and collects £135 from M.

But Mr. Justice Joyce's decision in the above-mentioned case, as summarised by Professor Dicksee, was to the effect that: "Provided outside creditors' claims had been met, the liability of each separate partner was limited to making good his share of the deficiency, and that in consequence, as nothing could be recovered from W., G. and M. should each be called upon to pay one-third of the deficiency of £635, and the amount standing to the credit of A. would be £2711, 13s. 4d., and the amount standing to the credit of B. £525, 13s. 5d. To meet these claims there would be cash amounting to £2339, 6s. 8d., which should be divided *pro ratâ* between G. and M., representing a dividend of approximately 16s. 7½d. The assets would thus be applied in paying to each partner rateably what was due to him in respect of capital."

It would be out of place to discuss here the legal points involved, especially as there was no appeal against the decision, but it may be said that no two authorities are able to agree as to the method of applying the judgment irrespective of the differences as to the correctness of the decision.

The simplest method (in round figures) appears to be as set out in the following balance sheet:—

Liabilities.			*Assets.*		
G.—Capital account .	£2500		Cash	£1916	
Add contribution (one-third of £635) .	212	£2712	Contribution as *per contra* . . .	424	£2340
M.—Capital account .	£314		Deficiency		898
Add contribution (one-third of £635) .	212	526			
		£3238			£3238

G. takes $\frac{2712}{3238}$ of £2340 (less £212).

M. takes $\frac{526}{3238}$ of £2340 (less £212).

Where so many experts disagree it is difficult to decide, and it is to be hoped that the precise point will arise again and be taken to the higher courts so that the decision which at present holds good may be tested.

Death.—Questions arising on the death of a partner usually relate to points in connection with interest and, in some cases, mere arithmetic, but they are hardly of sufficient importance to be dealt with in a general article of this nature. BERNARD BAGNALL, C.A.

PASSING OFF. *See* SUBSTITUTION.

PAY ROLL.—A record, generally in tabular or other special form, showing the amount and nature of wages paid periodically. The use of the title is generally found to be confined to the United States, where changes as to form and details are rung to a much greater extent than in this country. Many American concerns run internal trading stores, so that although it is quite possible, and even desirable, to frame a definite pay roll for each business, the details of the "commissary" departments, if any, would require to be known before such a task could be attempted. The forms opposite are fairly representative examples of a transatlantic pay roll.

The English aspect of the question will be found to be dealt with under the heading of WAGES.

PERIODICAL ACCOUNTS.—Under this heading a short *résumé* is given of the method of dealing with.

(1) Statements from Branches.

(2) Statements for the use of directors, managers, or principals of a business, containing information as to (*a*) the manufacture, (*b*) the sale of goods, and (*c*) the financial position of the business.

The information contained in Statements from *Branches* and Statements for *Directors* is very often of a similar nature.

Both statements should contain sufficient information to enable the persons to whom they are rendered to form an opinion of the progress of the business during the period covered by the statement, and the directions to be given for future management.

Both statements should be as concise as possible, and should be cast in such a form as to be readily understood. Both should show:—Summary of cash; purchases; expenses; and dealings with stock.

The statements should be in a settled form, which should be continuous. In the case of branch accounts sufficient information should be given

FORM A.

PAY-ROLL.

Number.	Name.	Sunday.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Total Time.	Rate per		Amount.		Rent.		Sundry Charges.		Total Charges.		Balance Due.		Received Payment in Full.	Number.

FORM B.

PAY-ROLL. For month of

Number.	Line.	Name.	Occupation.	Days.	Rate.	Amount.		Deductions.												Amount Due.		Received Payment.	Check Number Line.
								Board.		Store a/c.		Doctor.		Rent.		Fuel.		Sundries.		Total.			

to enable trading and profit and loss accounts for the branch to be prepared.

As the statements are utilised for different purposes, different points arise in the actual working of each.

Branch Statements.—The branch is an accounting party, and the statement should be so framed as to enable the branch accounts to be carefully scrutinised.

No form of branch statement is in itself sufficient unless the branch accounts are periodically examined by an inspector from the head office, the statements compared with the books, and the books and stock examined.

There are, of course, many different kinds of branches, as for instance:—

(*a*) Branch which is simply a sale depôt for goods manufactured or goods purchased by the head office, the branch selling only for cash.

(*b*) Branch utilised as an agency, and feeding the head office, and collecting accounts.

(*c*) Branch selling for cash and credit, or on credit only.

(*d*) Branch transacting an independent business, buying and selling.

(*e*) Similarly, and conducting a manufacturing business.

(*f*) Branch producing the finished article, all supplies, &c., being purchased by the head office and forwarded to the branch.

No single form of statement would cover these subdivisions.

So far as possible all goods supplied to the branch should be purchased by the head office and forwarded. If possible, these should be charged to the branch at selling prices, or the branch should be charged out in quantities only.

Selling on credit should be limited.

All cash as received by the branch should be paid into the bank. Requisitions for cheques, cash, and stock should be forwarded to the head office.

In a case where credit is given by the branch, a list of overdue accounts should be forwarded with each return.

Dealings between branches should be limited as far as possible. In case dealings are necessary—as perhaps in the case of retail shops—the goods should only be supplied on a proper requisition, duplicate of which should be forwarded by the branch obtaining the goods to the head office, and the original requisition should be forwarded to the head office by the branch supplying the goods, the same day. Particulars of these transactions should be shown on the weekly returns of both branches.

The head office will price out the goods, notifying the branches where necessary of the amount debited and credited.

In the cases of *a* and *b*, and possibly *c*, the head-office books would contain all the branch accounts, although in case of *c* the branch would keep a debtors ledger, while in the other cases a separate set of books would be kept by the branch.

The connecting link between these books and the head-office books would be by means of an account, or accounts, which would operate in the same way as adjustment accounts between separate ledgers, the branch books being treated as a portion of the head-office accounts.

In the case of examples *a*, *b*, and *c*, the branch may be operated by one account in the head-office books, to which all cash paid and received on

account of the branch will be debited and credited, and all goods forwarded to the branch and returns therefrom debited and credited, or, if it is desired, the account may be subdivided to save analysis at the end of the year, the heading of each account in the head-office books being preceded by the name of the branch. In case the branch is incurring liabilities by purchasing goods or otherwise, the return should be framed so as to show the liabilities falling due during the ensuing period, and the prospective receipts, to enable the same to be provided for.

In cases where the branch accepts bills, which is inadvisable (unless absolutely necessary), the bills receivable and payable during the ensuing period should be shown.

The branch books should in all cases be closed on the same day as the date of balancing of the head-office books, and the nominal accounts in the branch books should be so framed as to admit of a ready incorporation in the head-office accounts.

In cases of foreign and colonial branches, the question of exchange must be borne in mind. The rules relating to this may be obtained from any work on the subject.

Statements for Use of Directors.—The object of these statements is to show the progress of the business and the position of the same.

It must be borne in mind that a mass of figures will discourage inquiry, while it is desired that the statements shall give sufficient particulars for a healthy criticism of the business, and to enable the directors to see the position of same.

Most of the remarks as to branches apply to these statements, but the object of these accounts is not so much to account for cash and goods as to render information as to progress and as to the future requirements.

If possible, a *pro formâ* trading account should be shown, and an estimate of running expenses based on the previous profit and loss accounts should be given.

In case of a manufacturing business being carried on, particulars showing the progress, as far as possible, of the manufacture should be given. These can be obtained from the Cost Books.

The periodical statements should be carefully checked on balancing the books with the actual result of the trading. They should, if they have been properly prepared, approximately agree with the balance sheet and profit and loss account. If not nearly in agreement, the difference should be ascertained for further working.

Take the case, for instance, of a *Pro Formâ* Profit and Loss Account furnished monthly to the board in the case of a company carrying on a wholesale wine and spirit business, together with a fully licensed hotel and three public-houses. Here the net profit on the houses might be brought into the statement.

The Directors would also require in this case (1) a summary of Cash received and paid at the Head Office.

(2) *Pro Formâ* Trading and Profit and Loss Accounts of the three Public-Houses.

(3) *Pro Formâ* Trading Account of the wholesale business and the Hotel trading.

(4) In respect of the wholesale trade, a statement showing the debts outstanding at commencement of period, *less* Cash received and Discounts allowed during the month, and *plus* Goods Sold during the month.

(5) A similar statement as to the Goods Purchased, while a short statement as to the Stock would be appended. LOUIS NICHOLAS, C.A.

PETTY CASH. *See* RETAIL SHOP ACCOUNTS.

PHOTOGRAPHY AS A BUSINESS.—To-day every one uses the camera, and as a means of pleasure it is probably one of the most interesting hobbies available to the public, but it should not be forgotten that photography has its serious side, and there are dozens of ways of making it profitable. Many men who have taken up photography as an interesting hobby frequently ask themselves how they can make it pay, and the purpose of this article is to suggest to them some of the leading markets which would enable them to profitably use their pictures.

Of course, the ordinary business of the photographer is open to any man who takes the trouble to learn the necessary technique, and to commence an establishment which is ready to take photographs of callers for purely social purposes is a ready means of opening up profitable income. It should be remembered that the public are not so prone to pay for photography as they were, but there is ample opportunity along these lines for establishing a good connection. Photography, so far as portraiture is concerned, has been carried on for many years, but has lacked the enterprise which might have been infused into a very interesting business proposition. Photographers have neglected to provide the interesting studio, to attract patrons to it, and to give them the best kind of service, but in every town there is a distinct field for up-to-date service along these lines. Much might be done by a photographer commencing in business by using the up-to-date ideas of advertising which are found successful in other business enterprises, and the photographer who did use them, centring his efforts on proving to his possible clientele that he could give them artistic service, would be bound to secure profitable results. It is not enough in these days to be able to produce a good portrait; but it is rather necessary to convince the public that one is able to do this, as there are so many competitors.

An excellent talking point in connection with photography is a department specially devoted to children's sittings. A great proportion of the income of the local photographer is derived from producing pictures of children, and an influx of business of this type serves as the best introduction possible to a studio. People who are brought into contact with a photographer who can produce excellent photographs of children, frequently remain as patrons in other directions.

But the conventional work of the photographer is not by any means the only field available to the man with the camera. There is a distinct market for good pictures of almost any subject under the sun. The growth of the illustrated press and the modern tendency to illustrate only by photographs have provided a market for the artist with a camera which he would be unwise to neglect. The illustrated press itself is practically open to take almost any pictures bearing on our social or business life. For press purposes, photographs of interesting personalities are always acceptable, and there is scarcely a district which does not produce subjects which are interesting from this point of view. Good local views have also their market, both locally and generally,

while pictures of social events of every description are in constant demand. Photographs with a news interest are always acceptable to such papers as the *Graphic*, the *Illustrated London News*, the *Sketch*, the *Tatler*, the *Daily Mirror*, and the *Daily Sketch*, while most of the daily papers are prepared to consider pictures which have a news interest. It should be remembered that very often a news interest underlies the most commonplace subject. Frequently, in every district, there are industries, local events in the sporting connection, social events, which have a news value which is neglected by the photographer, and this field only needs exploiting to produce a ready source of income.

There is also a demand for artistic subject pictures amongst the illustrated journals, and any photographer who has an idea of subjects should find ready employment in catering for this demand. The growth of advertising of recent years has also opened up a field for the photographer. Ideas which illustrate advertisers' propositions are always acceptable, and there is a steady demand for good photographs which can be used for publicity purposes.

The photographer who is anxious to make a connection along these lines should carefully study his market. If he is desirous of going in for presswork, he should take the illustrated papers available, note the type of picture they use, and make a point of providing that kind of photograph. Choosing a list of a dozen papers who use photographs along definite lines, if he takes the trouble to provide subjects which fit into the policy of those papers, he will be surprised at the readiness with which they are accepted. Photographing for advertising purposes is much more difficult, as it requires the specific subject rather than the picture of general interest, and has a greater possibility of leakage in that a picture which will suit one firm will not often suit many others. Success along these lines depends upon the photographer's instinct in choosing the useful subject, but if he has that instinct he will find a ready sale for his illustrations.

Prices in photography rule pretty much the same everywhere. The right of reproduction for one issue is usually valued at about 10s. 6d., particularly when the pictures are taken from men who only occasionally supply subjects. If, on the other hand, working for the Press, the photographer can devise a line of photographs and supply them regularly, he would possibly be asked to supply them a little cheaper. The regularity of the income from this kind of work would be ample compensation. Again, if he specialised the work, and provided a type of photographs which was not available in other directions, he might even increase the usual price and get steady support for superior work on a much better basis. This particularly applies to advertising, where the idea rather than the subject is valuable. The man who is capable of producing photographic pictures with good illustrative ideas in them is always sure of a ready sale.

In dealing with the newspaper, the simplest way is to send unmounted copies of the photographs direct to the editor, although there are numerous agencies which are always open to consider good photographs. In dealing with the advertiser the best method is to choose a list of agents representing various well-known firms, submitting the photographs to them. They in their turn submit the photographs to their clients, and if the ideas suggested are at all practical, they meet with fairly free acceptance. Success in photo-

graphy along these lines depends upon the intelligence of the operator in considering his market and understanding its needs. Directly he appreciates the possibilities of the demand for suitable pictures, he is on the high road to success.

PIECEWORK. *See* WAGES.

PLEASURE RESORTS: How to Develop them.—Of recent years a great business has sprung up in developing popular resorts. Indeed, the interest has become such a large one that it is worth while indicating the machinery on which these organisations are run. In the old days, a popular seaside resort or inland spa secured patronage largely by accident. It had a certain amount of natural beauty, or one or two natural attractions such as a fine sea front, a curative spring, or picturesque surrounding country, and people got into the habit of going to any one particular resort owing to the recommendations of friends. The annual holiday, the health cure out of doors, and similar modern developments of social life, had not been organised to the extent they are to-day, and the business available for popular pleasure grounds was not nearly so large. That numbers of people went down each year was due to one or two fortunate circumstances—a good railway service, the recommendation of a fashionable physician, or some local association which fired the public imagination; and once the public developed the habit of visiting these towns, the number of visitors increased without any particular effort on the part of the towns themselves.

To-day it is realised that this holiday public and the people travelling in search of health, represent a huge source of revenue to a town from the business point of view, and the resort which makes the popular appeal is not content to allow its claims to be brought before the public by a series of fortuitous accidents. The change from the careless haphazard method of the old days to the business methods of to-day was brought about by the definite aggressive policy of such centres as Blackpool and the Isle of Man. Blackpool, at the door of a huge industrial population in Lancashire and Yorkshire, early in its career saw the advantage of bringing the attractions of the town before the people who were likely to use it as a pleasure ground. It was the first borough to institute a system of municipal advertising; to artificially develop its resources and make the town additionally attractive; and the town was amongst the first of pleasure resorts to offer every kind of assistance to make the visit of the likely holiday maker pleasant. In those days the local authority had no legal right to levy on the inhabitants for the purpose of developing the town from the advertising point of view. To-day this has been altered, and as a result most towns have a fund available for the purpose of bringing their attractions before the travelling public.

The up-to-date seaside resort, which is bent on making its resources known, now advertises in very much the same manner as a business corporation marketing a proprietary article. It allocates each year a certain sum of money for advertising purposes, and in most cases the major part of this money is devoted to issuing posters which are largely distributed in and about railway stations, though in some cases they also appear on the provincial hoardings. The rest of the money allotted for the purpose is spent on the preparation of suitable booklet matter, which usually includes a list of lodging-houses, apartments and hotels, with other useful local

information of the same type. An inquiry office is maintained within the borough itself, and all inquiries made are dealt with and booklet matter is supplied from this centre. In one or two cases, notably in Blackpool and Douglas, Isle of Man, it has been found necessary to open up a London office, where operations may be conducted in the centre of the advertising field, and inquiries as to the place itself are answered from here with suitable descriptive publications.

Most seaside advertising schemes have been carried out in conjunction with railway companies on a mutual arrangement, it being argued that both the railway company and the town benefit by the stimulation of traffic to any particular locality. It would seem, however, that the modern tendency is to put the business organisation of the seaside town on a wider basis. Instead, nowadays, of confining advertising to railway stations and carriages by poster and photograph, the bigger seaside towns are more and more tending to control their own publicity and secure a wider field. Recent campaigns have used the newspapers to popularise various localities, the advertising being written from the point of view of the town rather than from the point of view of the railway company having access to it. Such advertising features, with attractive views, make positive assertions relating to the character of the resort and invite inquiry in very much the same way as the advertising trader does. When inquiries are brought in by this means, they are answered with the same thoroughness with which the trader answers inquiries from his publicity.

The same may be said of the later poster campaigns. A glance at the hoardings in the big cities will show that there are six or eight seaside resorts for every one advertised a few years ago, and the posters used and the way they are displayed, suggest that the pictures have been prepared by the towns themselves and orders for their circulation given by officials in the borough. Up to the present, the seaside resort has not quite seen the possibilities of publicity on the grand scale, as usually its operations are carried on under a committee of business men working locally, who have not studied publicity in the same way as the expert who operates in a larger field. They are consequently tied down to traditional methods and in many cases do not make the most of the money allotted by the towns for purposes of publicity.

In the development of a seaside town much might be done by a committee which acted on the advice of an expert advertising man. Such a man might be a servant of the borough, but as a rule the advertising departments of these towns are not spending sufficient to make it worth their while to add the salary of a competent expert to administer the account. The next best alternative is to place the business in the hands of competent service agents for advertising, who would apply to the problem of calling attention to a town the same kind of knowledge they apply to the problem of calling attention to various goods bought by the public. Under such direction many municipalities, spending considerable sums of money in publicity, would have their advertisements put into papers much more likely to influence the class of people they cater for than the papers they are already using. They would also get more attractive presentation of the case for the town, both in the illustration and the copy used, while incidentally various economies might be made in the actual working cost of the advertising operations.

Advertising is a business in which much money can be lost and must be lost by people who are not familiar with its details, and it almost follows that local administrators, no matter how able they may be, have not the same grip on the problem as men who are accustomed to handling large accounts for various forms of industrial advertising. An excellent scheme for advertising a locality would be definitely to allot a certain amount for the purpose, and for anything like an ambitious advertising campaign £1000 for the season would be, perhaps, the least amount that should be contemplated. This amount might be split up in press advertising and in the preparation of a booklet, the aim of the press advertising being to cover as wide an area as possible of people who are likely to use the resort advertised. Press advertising would be more advantageous to the rising seaside resort than the poster, as the poster has become a conventionality in the advertising of pleasure grounds. The poster is, at its best, limited to a picture, and if the town is not well known the picture is hardly sufficient. It would be preferable to take space in a carefully selected list of newspapers, and set out to educate the people in the attractions of the town, in the same way that a private concern sets out to educate people in the value of their goods. To carry the work of this detailed campaign on, the probabilities are that an effective result would be secured by the chairman and perhaps one other member of the committee acting in conjunction with a recognised advertising expert. The average account of a seaside resort, while not being sufficient to justify the entire employment of a man who knows the advertising field, would be sufficient to get the best services, both from the advisory and administrative point of view, of a leading firm of advertising agents giving complete service. Such an agent in consultation with members of the committee would achieve a much better result than if the committee administered the whole account themselves, making the mistakes incidental to a lack of familiarity with the conditions.

That advertising pays a resort just as much as it pays the private trader is proved by the startling growth of towns which have laid themselves out to influence the public in their direction. Blackpool, in the North of England, certainly draws more visitors annually than possibly any seaside town in the British Isles. It is true, it is near a wonderful district, crowded with working-class people, and that it is easy of access, but it is by no means the most beautiful resort on either side of the country. It owes its position entirely to the enterprising manner in which it has set about the task of providing, annually, fresh visitors to the town, and seeing that they are properly catered for when they arrive there. Brighton, which gets more free publicity than any town in England, holds its own for the same reason that it is constantly in the public eye. Even more startling is the rapid development of the nearer continental resorts. A few years ago no one thought of going to Switzerland for the skating in winter; of late years there has been a huge public for the district, increasing every year. The reason of this is that the localities where these winter sports are in progress have seen the value of publicity and have kept their attractions well before the British public at seasonable intervals. Continental summer resorts are developing the same ideas, and across Channel traffic shows a startling increase each year—so startling, in fact, that watering-places, particularly on the South Coast, are

grumbling at the leakage of their possible supporters who are being persuaded across the Channel.

The popular resort to-day cannot hope to retain its position, or to increase its revenue from visitors, by leaving affairs to take their course. It has more competition within its own country and a great deal more competition from the outside. Means of travelling are increasing, and journeys which were long distances ten years ago are now comparatively easy for even elderly people. The only method of maintaining the position and increasing the progress of the town, is to keep its attractions well before the public and to present them in such a form that more and more people are deliberately influenced in the direction of the town each year.

POINTERS. *See* MAIL ORDER BUSINESS.

POOR LAW APPOINTMENTS.—The positions available under the Poor Laws and in the service of the various Unions provide an interesting field for employment for men and women of various attainments. Being appointments under a public body, they have all the advantages implied by that fact—permanency, a fair scale of payment, and acceptable working conditions, with, in many cases, a pension assured at the end of the career. On the other hand, in the higher grades of the service, the appointments have the drawback common to all public offices—they are difficult to get. There is keen competition for the various offices and the emoluments attached, but once the candidate does receive appointment in the service of such authorities his future and reasonable progress are assured. Following is a summary of the various Poor Law appointments available to the public, with all the information essential as to duties, qualifications and wages.

Clerk to the Guardians.—The position of Clerk to the Guardians carries with it great responsibility, and is the most important office in connection with the administration of the Poor Law in the Union. He is the expert adviser to the Guardians on all matters affecting indoor and outdoor relief and those relating to the powers and duties of the Guardians. The Clerk is not obliged to belong to the legal profession, though this probably obtains in the majority of instances, and in such cases the fact is of considerable advantage to the Board. As new Acts are passed imposing new duties upon the Guardians he must be able to interpret their effect. In any case, however, he is expected to advise upon the numerous general orders of the Local Government Board and to direct the business of his own Board in such a manner that its members do not vote money illegally. He has always the fear of the Government Auditor before him, who will surcharge illegal payments, as well as the strict surveillance of the Local Government Board. Before the establishment of District Councils, he was often Clerk to the Rural Sanitary Authority, and if he were in office at that time his appointment as Clerk to the District Council usually followed. He is frequently Clerk to the Union Assessment Committee and Superintendent Registrar.

If future legislation, as outlined by the Majority Commissioners, is adopted, it may be questioned whether the Local Government Board will permit the appointment of a part time officer as Clerk. The salary at present varies according to the size and importance of the Union. A medium-sized Union may pay £300 as Clerk to the Guardians. He will

receive £100 as Clerk to the Assessment Committee; £300 as Clerk to the Rural District Council; and £150 as Clerk to the Joint Hospital Board, in addition to fees as Superintendent Registrar, if he holds these further appointments, as Clerks to Guardians often do. An office and all cost of lighting, heating, &c., will be provided jointly by the respective authorities. But out of the aggregate sum the Clerk has usually to pay the salaries of three or four assistants—probably £200 per year. In instances where the Clerk is retained solely by the Guardians, he will receive £350 to £400 per year—for a moderate-sized Union—and clerical assistance, office and usual accessories provided by the Guardians.

An able assistant to the Clerk of a Board of Guardians usually stands a good chance of securing promotion in his own or another Union, usually the latter. Better than any other person he will answer the recommendation of the Poor Law Commission that "no person should be appointed as Clerk who has not some knowledge and experience of the Poor Law." The Commissioners have also suggested that "there should be qualifying examinations for the higher officers."

The Clerk pays to the Superannuation Fund and receives a pension according to the regulations provided under such circumstances.

Workhouse and Union Medical Officers.—Boards of Guardians require not only a Medical Officer for the medical care of the inmates in the Workhouse, but also officers for outdoor medical relief. They must be registered medical practitioners. The Workhouse Officer may also hold one or two outdoor appointments subject to the Local Government Board, but he must reside within seven miles of any part of the parish or parishes to which he is appointed. The larger Unions possess a Resident Medical Officer at the Workhouse, who in addition to his care of the inmates is expected to give a course of lectures to the nurse probationers where the Guardians have adopted the system of training nurses. He has also to watch carefully against any outbreak of disease, inspect lunatics once a quarter, and certify as to the health condition of any boy apprenticed by the Guardians.

The District Medical Officers are obliged to visit all patients who have obtained a medical order and to supply them with medicines as desired. Every fortnight they have to make a return of their cases to the Clerk for the inspection of the Guardians. Where the districts they serve are some distance from their surgery, the Guardians may call upon them to provide a branch surgery.

The payment made by Boards of Guardians is not excessive. A few instances may be mentioned:—Medical Officer with 220 cases in twelve months, Urban District, £80; Medical Officer, 160 cases, rural, £100; Medical Officer, 85 cases, urban, £60; Medical Officer, 100 cases, area of 10,000 acres, rural, £70; Medical Officer, 65 cases, area of 5600 acres, rural, £40; Medical Officer, 400 cases, area of 4350 acres, urban, £120. In certain instances, subject to the approval of the Local Government Board, the Medical Officer may obtain special fees for extraordinary services. These are practically all scheduled and include the payment of £5 for "treatment of compound fracture of the thigh, or treatment of compound fracture or compound dislocation of the leg, or amputation of leg, arm, foot, or hand, or operation for strangulated hernia." The Guardians cannot pay, however, until the Local Government Board approve in writing.

Every Medical Officer is entitled to a superannuation allowance at the

age of sixty-five, or if he has served forty years he may claim this at sixty. He pays every year 2 per cent. of his salary as a contribution towards the Superannuation Fund. The maximum allowance for forty years' service is two-thirds of the emoluments he has received for an average of five years before his superannuation. For twenty years of service the allowance is reckoned as twenty-sixtieths or one-third.

A Resident Medical Officer at a Workhouse receives from £150 per year, with furnished quarters and rations. An assistant officer starts with about £90 to £100.

Public Vaccinator.—The Medical Officer of a Workhouse or a parish may also receive the appointment of Public Vaccinator for his district. The Medical Officer of a Workhouse is entitled to receive not less than 2s. 6d. for each first vaccination or re-vaccination. In the case of a parish officer he is to be paid 2s. 6d. for a visit to the patient's home for vaccination in London or a borough of 50,000 population, and 3s. 6d. in other cases. The fees vary according to the distances travelled by the officers. The conditions governing the operation are carefully prescribed by the Local Government Board.

Master of the Workhouse.—The Master is in supreme charge of the Workhouse. Usually a joint appointment is made: the husband is appointed Master and the wife Matron. Matters of administration affecting the women in the house are referred to the Matron. She also cuts out many of the necessary garments and controls the stock of clothes for the inmates. Workhouses usually have attached thereto three or four or more acres of land and the Master directs gardening operations, the care of pigs, wood-chopping and many of the minor repairs to be executed by the inmates. Like the Relieving Officer, both the Master and Matron, but especially the Master, must be thoroughly conversant with the consolidated orders in which are detailed his own duties and obligations as well as those of the other officers.

The Master usually secures his appointment after serving as porter or Relieving Officer. In some cases he may be appointed entirely from the outside, but this is very seldom. The appointment can only be adequately filled by one who has served in some such capacity as that indicated. The Matron by preference should have been a certificated nurse, or Assistant Matron. In a fairly large Workhouse the joint salaries will amount to £150 (£100 to the Master and £50 to the Matron), including rations, furnished apartments, servant, &c.

Superintendent Nurse.—All large and up-to-date Workhouses possess infirmaries where are treated the pauper patients who cannot obtain the necessary care and nursing in their own homes. To all intents and purposes these infirmaries are equivalent to ordinary hospitals supported by voluntary subscriptions. They are placed under the supervision of a Superintendent Nurse who is responsible for her patients to the Medical Officer from whom she receives her instructions. Matters of discipline usually remain in the hands of the Master. The Superintendent Nurse must be certificated in midwifery and general nursing. Her salary varies from £40 to £60 with quarters, rations and washing. Workhouse infirmary nursing is now calling forth a much better class of nurse than was formerly the case.

Relieving Officer.—The duties of the Relieving Officer are to receive all applications for relief and immediately examine into the circumstances of

every applicant by visiting the place of his or her abode—where they possess one—in order to make careful inquiries concerning causes of distress and general characters of applicants; to visit from time to time all those receiving relief; to make detailed reports to the Guardians from time to time; to supply immediate relief in cases of urgency; to convey lunatics to the asylum; and to procure medical attendance where necessary. This is but a brief outline of his duties. He should possess a complete knowledge of the general consolidated orders. Otherwise he may make serious mistakes entailing even loss of life.

In the past, Relieving Officers have been appointed from the ranks of the teaching profession, clerks, mechanics, &c., but Guardians will presently be obliged to require some previous training as an Assistant Relieving Officer, or the obtaining of a certificate from an authority recognised by the Local Government Board. A system of examinations has been adopted with courses of instruction for Relieving Officers in connection with the London School of Economics and Social Science. This has been extended to Liverpool in connection with the School of Social Science at Liverpool University, and is being extended to other centres. The majority report of the Poor Law Commission recommended that some system of certificates should be instituted with courses of instruction and examination prescribed by the Local Government Board, and if possible in connection with an institution recognised for the purpose by the Universities.

Salaries vary according to the size of the Union and the importance attached by the Guardians to the duties of the office, and range from £100 to £180 or £190. In many instances the officers have other minor appointments, such as Registrar of Births and Deaths, School Attendance Officers, and Collectors to the Guardians.

In the larger Unions it is the custom to appoint a Superintendent Relieving Officer, whose duty consists in supervising the reports of the other officers concerning cases for relief, and generally to institute a check upon the amount suggested, not entirely with a view to its reduction but also to its adequacy.

Women Relieving Officers.—Opportunity now occurs for women to qualify as Assistant Relieving Officers. Owing to the duties imposed upon a fully qualified officer, it may be doubted whether women will become more than assistants; but the operations of the Children's Act and the inspection suggested by the Royal Commission on the Poor Law with respect to the aged, widows and children receiving out-relief, have induced many Boards to appoint Female Assistant Relieving Officers. The salary varies from £70 to £104 per year, and the age of applicants from thirty to forty-five years. They are usually required to be single women or widows and competent to visit the homes of those receiving out-relief. Other duties consist in (*a*) to accompany the Relieving Officers with female patients to the Lunatic Asylum; (*b*) to visit and report as may be required upon widows and others having children maintained at the expense of the Guardians; (*c*) to report upon the circumstances of maternity cases; (*d*) to visit women and children in homes and hospitals or elsewhere outside the Union when required; (*e*) to report when necessary upon the situations proposed for children; (*f*) to convey children to boarding-out or other homes.

Vaccination Officer.—The Board of Guardians are obliged to appoint Vaccination Officers for their Union whose duty it is to see that all children

are vaccinated or that the parents and guardians obtain the necessary relief. For this duty the officers are paid usually according to the number of successful cases of vaccination. Sometimes the duties are allied with those of the Relieving Officer. In other cases special officers are appointed who need not previously possess Poor Law experience.

POSTERS: How to Design.—Every one nowadays agrees on the advertising value of the poster, and few successful advertising campaigns are run which do not embody a liberal use of the hoardings. Opinions differ as to what is and what is not a successful poster, and as a consequence one finds the greatest divergencies of opinion on the qualities of the posters exhibited on the hoardings. Personally I believe in humour in the poster, with certain obvious reservations. A bright, humorous idea makes people laugh and talk about the poster and the goods it advertises. For instance, the Vacuum Cleaner poster, with the cleaner as a ferocious serpent, was a success, although critics still think that the treatment was too far fetched and off the line for such a sober mechanical subject. After all, the best judge is the trader concerned, whose opinion is guided by the results he secures, and that poster was followed by another of the same type, which is proof of the appreciation of the poster user for the idea itself.

The first essential of a good poster should be simplicity. It should give out its message at a glance. People do not spend the time on posters that they give to other forms of advertising. Where they read a newspaper advertisement, they only glance at posters, and if the poster does not convey its message in a fraction of a minute, it must be considered to have failed. That is why the most suitable articles for poster advertising are specialities such as cocoa, tea, whisky, preserves, or foodstuffs, where the name only has to be emphasised. In such a proposition an educative campaign has usually been carried on, and the people know the goods from newspaper and other forms of advertising. The poster campaign in such cases is largely supplemental, and the poster itself helps to fix the title in the people's minds, so that when they go into the shop to purchase goods along the same lines the name comes readily to their memory and they are placed in the position of asking for something they have heard about. At the same time poster advertising, in my opinion, is useful to supplement any advertising which has done sufficient educational work in the press to make the article advertised well known. No advertiser should trust to a poster alone to reach the public. The press and the poster are auxiliaries in any campaign, and a good combination of the two forces, working at the same time, should prove irresistible.

The work of securing a good poster is not familiar to many people, although the process is simplicity itself. Assuming that a man has decided to use posters, there are two things he might do: (1) To settle exactly the kind of poster he would use for himself and lay the complete idea before the artist; or (2) to approach the artist, give an outline of his needs, and trust to the artist for the idea. The first question in the consideration of a poster is the idea itself, and whether the trader originates this or whether the artist does it, the idea must be everything in the success of the poster campaign. The poster should be simple and direct and should emphasise as far as possible the leading selling point. Then again, the manner should be suitable to the speciality. For instance, some articles ought to be advertised humorously; others demand a suggestion of dainti-

ness. In the case of a meat extract the main idea would be to convey strength; in other propositions the dignified, decorative treatment would be the most likely to succeed. The advantage of consulting an artist in these matters would be that from his experience he would be most likely to decide which would be the best line of action, and he would probably best choose the manner which suits the article and its selling qualities.

The actual making of a poster is a matter of technique exclusively. While the advertiser may choose his subject and originate his own idea so far as is practical, he should leave its working out in the hands of the artist himself. The artist is the best judge of colour combination and contrasts, and in my opinion the colour scheme largely determines the value of any poster. For poster work simple contrasts in colour, which printing experience teaches will not readily fade, are the most practical for the purpose in view. Brilliancy of colouring, which is very necessary to successful poster work, is not secured by the colour itself, but largely depends on the happiness with which it is contrasted against others. In my own posters you will possibly have observed that many of my figures occupy the centre of a big space and are isolated with big blank spaces of neutral colours. I believe this method serves the same purpose as a picture frame by making the subject stand out, and by separating it distinctly from others near it. Personally I believe in the simplest effects for posters and as much freedom from detail as is possible. An important point for the artist to realise is that the lines of a poster should all be carefully devised to ensure that the eye of the casual spectator roving over the design is sure to be guided finally to the picture of the article advertised. To secure a successful poster on these lines depends largely on the experience and knowledge of the artist, and he should be trusted to carry out these details without too much interference from the advertiser, whose knowledge of the subject may not have guided him to an appreciation of these points in successful poster-making.

To start a bill-posting campaign the advertiser would first of all consult the artist, and receive from him rough suggestions of the poster he would consider advisable. These suggestions would be drawn to scale much smaller than the poster would be when completed. Such a suggestion would give a complete idea down to the details of the printing. The next step would be the actual production of the poster itself, for which the business man would go to the colour printer. After securing delivery of his printed posters he would need the services of a bill-posting firm to provide him with an estimate for posting the picture on the various hoardings in the district he desires to cover. Many business men go to one firm, who will take over the work from start to finish. There are well-known printers who combine all these functions. They will not only get the poster by dealing with the artist, but they will both print and display it, making an inclusive estimate for the whole work. In other cases advertising agents act as the middle men, completing the undertaking from every point of view. Some firms prefer to be relieved of all the detail work, while others go into the matter at every stage, from the first sketch supplied by the artist to the final contract for bill-posting. My experience has led me to the belief that most firms would prefer to deal direct with the artist for the poster itself, and probably they are right, for, after all, the picture one is going to put out is the vital point in the

transaction. Another practical hint in the preparation of a successful poster is the importance of selecting a suitable title. Some goods are almost made through the happiness of the titles which describe them, and certainly half the battle lies in possessing a title made up of letters which attract the eye, and form a word easily memorised and conveying some idea of the goods offered. For instance, in my opinion, Oxo is a perfect specimen of the one-word title, while its competitor, Bovril, is another excellent example of what can be done in the descriptive manner by one word. The title helps in many ways. In the case of Oxo, by the use of three letters only it indicates the goods sold and the uses to which they may be put. Again, the word is brief and bright, and lends itself to all sorts of original adaptions in the designs with which it is associated. Many excellent advertising ideas have been worked by Oxo, using the formation of the title as the central idea. Even where it does not form part of the design, Oxo lends itself to incorporation by its neatness, and by taking up very little space owing to its brevity. A title with a long or ugly word, or with several words, not only makes the task of the poster artist more difficult, but it makes the printing details more elaborate, and by overcrowding the poster with letterpress defeats the aim of the artist, who makes simplicity in posters his keynote. I do not think I can emphasise the necessity for a carefully chosen title too strongly.

The work of producing posters has opened up a very profitable field to the artist. Many men nowadays are producing posters almost to the exclusion of any other form of art, and they find in the work ample remuneration for their talents. I should consider the qualifications of a poster artist are (1) craftsmanship, with an individual style as simple, direct, and telling as possible; (2) a good colour sense, an important feature in the development of the poster; while a third excellent qualification in the poster artist is some practical appreciation of the selling points of the article he is asked to advertise. It is possible to make a poster which is a very artistic creation and yet possesses no selling points whatever. I consider art in a poster a delightful thing, and the poster to my mind cannot be too artistic; but behind and beyond this the main point should not be lost to sight—the poster must do its work by influencing people to buy.

There is, of course, always room for first-class poster work, and there are not too many good poster men about. The trouble is, the conventional training of the artist at the schools is apt to make a man's poster work impossible. The production of a poster is a highly specialised form of art, and its technique demands a special training. I would strongly recommend the young artist to go in for poster work; indeed, I have gone so far as to establish a school where poster methods are taught by myself to artists who want to specialise in this important field. I recommend this branch of art to artists because I believe there is ample work, and there never was a greater demand for posters than there is to-day. It should not be forgotten, of course, that poster work is not nearly so easy as it looks. People who see work which is very simple, and frequently contains a few lines and little suggestion of drudgery, seem to think that these things are done in odd moments snatched from a life of pleasure, the artist earning a fabulous income for a minimum amount of work. I need hardly say that the man who goes into the poster field with the belief that it is as easy as this is foredoomed to great disappointment. The simplest lettering poster very

often represents the most sheer hard work, and to the making of these apparently easily conceived effects days go instead of the minutes allotted to their construction by the untutored critic in the streets.

Poster work provides big rewards for the successful artist, and it is a branch of art worth studying by the student; but I may say that efficiency is only secured as a result of hard work, and the experience of constantly striving to secure the boldest effects by the simplest possible means.

JOHN HASSALL, R.I.

PRESS ADVERTISING.—Of the vast sums of money spent in advertising every year in the United Kingdom, by far the largest portion is spent through the medium of the general press.

The main reason for this is very probably that of all methods of advertising, press advertising is the most economical. It is certain, that for a given sum, more good can be done through the medium of the general press than through any other medium. Although it is not contended for a moment that an advertising campaign is complete, if it expresses itself through the medium of the press only.

Everybody reads newspapers and periodicals nowadays: publications of all sorts penetrate into every nook and corner of the kingdom, so that quite apart from the question of economy, press advertising can go farther than any other method. It can cover more territory; it is practically unlimited in its scope. Whilst other methods of advertising can only accomplish certain definite things, press advertising can accomplish almost anything when used in conjunction with other methods.

As the press acts as a distributor of news, knowledge, and opinion, so does the press act as a distributor of knowledge regarding advertised goods. Press advertising does its work all the time—everywhere. It is the cheapest means afforded the advertiser of bringing the notices concerning his wares directly into the place where they are most likely to be read and to do good —into the home. It would be a rare thing to find an instance of an advertiser who had won a big market for his goods without using the medium of the press at some time or other.

Press advertising enables the advertiser to direct his appeal with a certain amount of intelligence into the channel into which it should be directed, because the character of circulation of any given publication is fairly well defined—which cannot be said of many other methods of advertising, such as poster advertising, for instance, which makes its appeal alike to the millionaire, the mechanic, and the mendicant. This is another reason of its popularity.

The press, therefore, has generally become to be recognised as the cheapest means of exploiting goods by advertising, and it is press advertising, therefore, which claims the major part of attention from advertisers and those engaged in the profession of advertising generally.

The general press might be classified broadly as follows:—

1. **The Daily Newspaper.**—Daily newspapers both morning and evening.*

* Under this denomination may be included the many bi-weekly and tri-weekly news publications.

This section of the general press is subdivided by advertisers in accordance with the character of people to whom they wish to make their appeal.

Thus the halfpenny press appeals as a general rule to different sections of the public to those which the penny press appeals to.

Again there are papers which appeal mainly to a sporting class of reader. Others base their claims to consideration on their financial and business news, which appeals to business men mostly. Others give most of their attention to politics, but all of these have large sections of general news and may be said to appeal generally. There are daily papers which make a special appeal to motorists, such as *The Standard*, *The Morning Post*, *The Daily Telegraph*. Papers like *The Sportsman* and *Sporting Life* appeal to sportsmen only as a rule, although they contain other news. Papers like *The Financial Times* and *The Financial News* appeal to financial men only, and so on right down through the list.

Whatever appeal the advertiser desires to make, whatever circulation he desires to attract, whatever class of people whom he appeals to to buy his goods, he can get an indication of the character of the circulation of any daily paper by carefully studying its columns, and it will be generally noticed that there will be a preponderance of patronage given to that particular publication by advertisers who make their appeal to certain distinct classes.

2. Another great division of the press is **The Illustrated Weeklies**, such as *The Sphere*, *Tatler*, *Illustrated London News*, &c. &c. These are publications showing a very high grade of mechanical production, and appeal to that section of the public who have sufficient money to pay high prices for goods of merit. The price per thousand of circulation, however, is extremely high, and in comparison with daily papers and other sections of the press, seems too high to justify the amount of patronage sometimes given them. The amount of advertising given to these papers of recent years has fallen off to some extent because of the great advance made by daily papers, but to some advertisers the high-class illustrated weekly paper is still an advertising medium which shows remarkable results. They have also an advantage as regards printing, and an advertiser is enabled to give his announcement a very high grade appearance because of the quality of printing production.

3. **The Monthly Magazines** are another important section of press advertising. They differ from most advertising mediums inasmuch as they are generally of a standard size, and because in nearly all cases advertisements are grouped together either at the front or the back of the book, and do not appear with the literary matter in any shape or form. The patronage given to this class of media is enormous, many magazines of great circulation carrying from thirty to one hundred full-page advertisements every month. There are indications that the magazine is more than maintaining its position in the various classifications of the press, and this is an eloquent answer to those who state that the public do not read advertisements, for

advertisements in magazines are grouped together at the front and end of the book, and cannot be said to intrude themselves upon public attention whilst the letterpress is being read. At the same time magazine advertising has been proved for many years to pay advertisers, so it argues that the general public actually look through the advertising pages of the magazine to get information about goods they desire to purchase. In all probability one strength of the monthly magazine is the fact that it generally penetrates into the home and stays there for a fair length of time. It is calculated that every copy of the monthly magazine sold is generally read by five or six people.

The prominent magazines published in this country are *The Strand Magazine*, *Pearson's Magazine*, *The Windsor Magazine*, *Pall-Mall, London*, and many others well known.

4. Then there are the popular **Weekly Papers**, such as *Tit-Bits*, *Answers*, *Pearson's Weekly*, *Cassell's Saturday Journal*, *Weekly Telegraph*, and many others. These differ from the high-class illustrated weeklies insomuch as they are printed on cheap paper and got up in a cheap form. They are sold at a penny, and appeal to a very popular public. The circulations of these papers run into enormous figures, and for articles of everyday household consumption they are considered by advertisers to be very profitable mediums to use. There are no violent graduations of the class of circulation amongst these illustrated weekly papers, which are practically all very similar in character. A perusal of their columns will prove this by the similarity of the grade of advertisements which they carry.

5. **The Sunday Newspapers** constitute an important group, a great number of them enjoying more circulation than even the greatest daily papers. *Lloyd's News*, for instance, has a circulation of 1,250,000 per week. As in the case of the daily papers, the Sunday papers are graded so far as their circulations are concerned. Those Sunday papers with the largest circulations, such as *Lloyd's News*, *The News of the World*, *The People*, &c., appeal to a popular public. Others, such as *The Sunday Times*, *The Observer*, appeal to a more exclusive public, whilst *The Referee* appeals almost exclusively to a somewhat sporting and theatrical clientele. Here again in these papers the advertiser must carefully consider their character when thinking about advertising his wares in their columns, but the columns are, as in other publications, an index to the readers.

6. **The Religious Paper** is still another important class. These number the official organs of the various ecclesiastical and denominational bodies, and enjoy what is called a good class circulation. They have little sale on the bookstalls and through the ordinary channels, and are mostly found in the home. Their columns receive general support from all grades of advertisers, and it may be mentioned that a certain amount of scrutiny is exercised on the advertisements appearing in their columns, which in itself is a feature of value.

These are briefly the classifications into which the press may be divided for consideration from an advertising point of view. Of course, there are

papers, for instance, which appeal almost exclusively to ladies, such as *The Ladies' Field*, *The Lady*, *The Gentlewoman*, *Madame*, &c. &c., and which attract particularly such grades of advertisers whose wares appeal only to women.

Trade papers form a classification by themselves, and need no subdivision, since they are all constituted and edited to appeal to the particular trade which they represent. There is not a trade classification in the country that does not have its own trade paper, so that the advertiser is enabled, if he uses the general press, to dovetail his advertising to the general public with his advertising to the trade. (Advertising to the trade is dealt with in a separate article.)

There are besides many hundreds of miscellaneous papers reflecting no particular character at all, which always receive a certain amount of advertising patronage, and which continue to exist although there is no apparent reason why they should do so. Such papers, however, are not worth very great consideration, and may be left out of any advertising campaign without the slightest danger to its probable success. Indeed the advertiser would do well to carefully avoid such hybrid publications, and should make careful inquiries regarding circulation before using their columns.

From the character of the various classifications referred to above it will be seen that the advertiser has some data upon which to choose the mediums which should carry his advertisements. Whilst, of course, there must be waste circulation, inasmuch as some readers will not see the advertisements, the advertiser need not waste circulation to the extent of placing announcements of his wares before people who are not in a position to buy them. A motor advertiser knows that if his announcement is in *The Standard* it is in the right quarter, whilst if he put it into *Answers* he would know it would be in the wrong quarter. This is true of all classifications. Whatever the grade of the public to whom the advertiser appeals, there are newspapers, and many of them, which appeal most particularly, and sometimes exclusively, to that grade of people.

With this knowledge at his disposal, backed up by the experience of the advertising expert, he can choose with intelligence such papers as are likely to reduce waste circulation to a minimum.

Copy.—Advertising space is valueless in itself. Its real value depends upon the copy which occupies it. Copy is therefore one of the most important considerations for the advertiser. By copy is meant the whole of the advertisement, including the letterpress matter and the picture, if any. There is no one generally recognised good style of copy. No advertising man can choose one style of copy and apply that to every proposition in which he is interested and make it successful, nor is it possible to indicate a style of copy and assert with truth or wisdom that that is bad copy always. Good copy for one advertising proposition may be bad copy for another, and as to judging whether this is so, it is simply a matter of applying the ordinary rules of common sense, and considering each proposition, the market it has to exploit, and the conditions surrounding it separately. But it is fairly safe to assume that all advertising copy is a play one way or another on human emotion. It may appeal in the crudest manner possible or in a most delicate and subtle manner, but it makes some sort

of appeal. All copy creates an impression on the beholder of some kind or another. The impression may be so fleeting as to only impress the name of the article for an infinitesimal fraction of a second, or it may impress the beholder so strongly as to convert that beholder into an immediate purchaser of the goods advertised. Again it may impress the beholder in such a manner that he or she would register a resolution then and there never to purchase those goods advertised. Copy can do any one of these things to any degree. The success of any copy depends upon the degree and strength of the impression created or appeal made. There is no doubt whatever that copy or printed matter of all kinds does create impressions and makes appeals varying in strength and character. For instance, you receive a printed form of invitation to a dinner. It is printed from old-fashioned type, on very cheap cardboard, badly displayed, in bad ink. You regard it as an invitation to dinner, and accept or otherwise as the feeling takes you. You receive another invitation to a dinner of similar importance; this is also a printed form, but it is engraved from a steel plate and has an appearance of general excellence. You accept or refuse this invitation in accordance with what your desire may be, but this particular card impresses you for a moment as being correct in form and in keeping with the invitation it carries. You regard it for a trifle longer space of time than you regarded the first one. You receive a third invitation to a third dinner of equal importance. This invitation is personally addressed to you in all probability from one of your acquaintances. Possibly there is a sentence which has some other significance besides the dinner, calling to your mind a meeting of a pleasant nature some time ago. This third invitation creates a distinct impression upon you. You regard it as more important than the other invitations. The invitation form remains in your memory longer. All three invitations are sent out with the same object, that of inviting you to a dinner. The impression created in each one is totally different. This illustration is a slight one, and may not be considered eloquent by itself; but it must be remembered advertisements are creating millions of impressions every moment, everywhere, and it is the cumulative effect of these impressions which makes for the degree of success ultimately attained. Impression may be so strong that it will become a conviction to the extent desired by the advertiser. If copy can convince it has done its work, but here again it is a question of degree of conviction, even if the stage of conviction is ever reached.

Let us now take a selection at random of various advertisements which have appeared from time to time, and endeavour to analyse from a common-sense point of view the impressions they create and the degree of conviction which they carry.

The remarks which follow are not intended to be critical but merely analytical.

Referring to the advertisement of Borwick's Baking Powder (No. 1). This advertisement has appeared in its present form, or some slight adaptation of it, for many years in a great number of publications. What impression does this particular advertisement, as it stands, create? When seen it will create an impression for an infinitesimal portion of a second of the name "Borwick's Baking Powder." This is the sum total of its usefulness: it

carries no impression of quality; it carries no impression of price or of usefulness; it carries no conviction whatsoever: in short, it gives no information of any character, either in actual words, or by impression, except that such an article exists. The reader will ask: Borwick's baking powder is an article which surely has been successfully advertised since one can obtain it anywhere. That is assuredly so. But success might have been

No. 1.

BORWICK'S
BAKING POWDER.

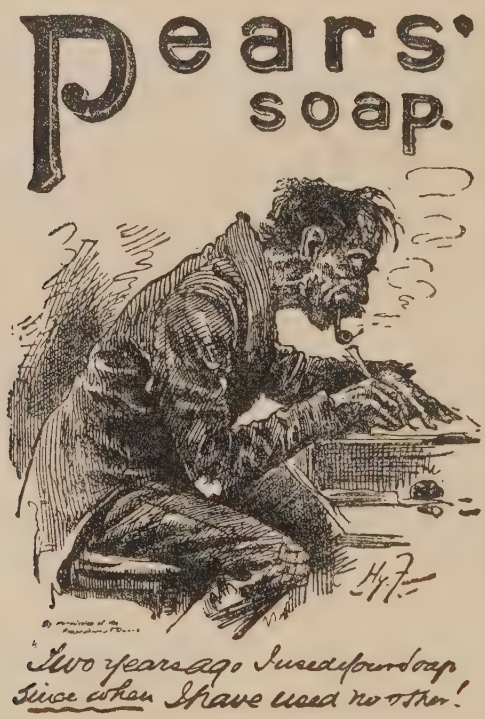
achieved sooner or at less expense were the quality of the baking powder exploited in some form or other. The success is mainly due to the fact that Borwick's baking powder has had the field almost entirely to itself. It has had no advertised competitors. There are many such advertisements, but it is generally to be found that the goods they represent were established on the market many years ago, when competition was very slight, and they practically had the field to themselves.

The next example is that of the famous drawing by Mr. Harry Furniss for Pears' Soap, which is reproduced here, marked No. 2. What impression does this single advertisement carry? First of all it carries, as with Borwick's baking powder, the impression of the name, but in this case to a very much greater degree of strength. First, in all probability, because it is illustrated and catches the eye. Second, because it has a witty and humorous association. In all probability this advertisement was noted and remarked upon on its very first appearance, and was handed round and commented upon from one to another, which was all advertising for Pears' soap. Does it carry any other impression than that of the name only? None whatever. If any other impression were carried by this particular advertisement it would be rather unfavourable than favourable, because the association of this decrepid dirty-looking old man with Pears' soap is not natural and not favourable. It carries no conviction at all. It does not exploit the soap; it claims no merit for it, nor tells nothing whatever about it; it merely creates a very strong impression of the name on account of the illustrations and the association of the illustration with a humorous and witty subject.

"Pears' Soap" are also successful advertisers, but it must be borne in mind that they use many other forms of publicity besides this advertisement. The well-known and famous advertisement of "Bubbles," for instance, was an artistic picture which excited great comment, and various other advertisements of Pears' soap, such as "You dirty boy," and "He won't be happy till he gets it," and "The Good Morning" advertisements are well known to the whole of the English-speaking world. The impression created by the

majority of this advertising was that of the name only, but that impression was a gigantic one, because of the choice of subjects by the proprietors of Messrs. Pears' soap, and because of the millions and millions of posters, leaflets, and advertisements which gave expression to these various ideas.

No. 2.



The soap has rarely been exploited on its merits, *i.e.* the advertising was not planned to convince the people of the merits of Pears' soap. Thus you will find, if you ask a person to name the soap most prominent in his mind, he will name Pears' soap; but if you ask him what soap he uses, in all probability you will find it is some other brand of soap altogether.

Example No. 3 is totally different from examples Nos. 1 and 2 in every way. First of all it creates no immediate impression of any kind whatever. It might be termed hidden advertising. No advertising is developed at all until it is nearly half read, and then it transpires that it is an advertisement for Worthington's Ale. If the reader, after having discovered this, continues to read the advertisement to its conclusion, then it may be held that this advertisement will have done excellent work. It will then have impressed the name "Worthington" strongly on the mind of the reader, and will have in addition very strongly impressed the qualities of that ale on the mind of the reader, and to a certain extent

will have carried conviction to the mind of that reader regarding the quality of Worthington's product. It is obvious, therefore, that this type of advertising is remarkably effective on those who actually read it; but it is well to consider whether the public interest in ale of any kind is so strong that even the casual reader of this advertisement would continue to read it, once the name of the article had been disclosed. In all probability it will be found that the public do not take sufficient interest in the methods of brewing ale as to hold their attention to this particular advertisement right to the end. It is certain that a large proportion of readers will not continue to read the advertisement after the disclosure alluded to, and some of them would, in a measure, resent this style of advertising. What we have to consider is whether the proportion of readers of the paper in which this advertisement appears is large enough to make the expenditure entailed a profitable one. It must be borne in mind that this particular advertiser makes his appeal to the million and not to the few, and it is incumbent upon him to attract attention of the maximum number of readers in any publication in which his advertisement appears, so that he might at least impress the name of his goods. Is such an advertisement likely to achieve this end? From a common-sense point of view it would not appear so. The heading does not indicate the nature of the advertisement, and even if the public were particularly interested in the brewing of beer, there would be no indication that this advertisement treated of that subject. It makes its appeal generally, and will undoubtedly attract the attention of a certain number of readers of the paper in which it appears. These readers will read on until they come to the disclosure of the fact that it is an advertisement for Worthington's ale, and not being particularly interested in such a subject, they will not continue to read it. Therefore the advertising value is lost, or nearly so, on those readers. The small minority that peruse the article to its close will, of course, receive a favourable impression, and the advertisement may be regarded as having done its work, so far as that small minority are concerned; but it must be remembered that the great majority of the readers of the paper miss that advertisement altogether.

It would be well, at this stage, to refer to advertisement No. 4, which belongs to exactly the same class of advertisement as No. 3; but it makes an appeal—so far as style is concerned—to a different section of the public, and therefore has to be considered from that point of view. It will be seen that advertisement No. 4, referred to, is an advertisement placed by Eugene Sandow, the great physical culture expert. It immediately discloses that fact at the beginning or heading of the advertisement, and, on that account, will attract the attention of people who are in need of medical advice, who are not feeling particularly well, and are in a mood to read any advice which may be tendered to them; so that this advertisement appeals directly to the class which are most likely to prove a profitable market for the advertiser we are now considering.

Like the Worthington advertisement, it would, in all probability, escape the notice of the majority of the readers of the papers, since there is no name displayed to any extent, although the name is displayed

A CLUB EPISODE.

AN EVENTFUL EVENING.

Throughout the whole of the United Kingdom there is no more exclusive club than the "Vulcan," domiciled in Sedgecombe-on-the-Cliff. To become a member is a distinction that is coveted far and near, but so difficult is this of accomplishment that, while there is no lack of applicants, the success of a candidate is an event of rare occurrence. Now, its President, the Earl of Bucksleigh, has a pet hobby, and that is the promotion of the physical improvement of the British Nation. The idea occurred to him that were a lecture delivered on the subject by some eminent scientist within the sacred precincts of the club itself, and a few of the most prominent inhabitants of the town invited to attend, much good would accrue to the country in consequence. At first, the suggestion met with strong opposition from the committee. To admit strangers into the club was regarded as being nothing short of sacrilege; but the President's heart was set upon the project, and, as he is a dangerous man to cross, he eventually carried his point. The first step was to decide upon the lecturer, but upon this there could be no two opinions. Professor Tellemow, the scientist with an interminable string of letters after his name, was unanimously chosen, and, when approached with a view to giving his services, he replied with a ready assent. Then the invitations were sent out, and the effect produced by these insignificant pieces of pasteboard was decidedly interesting. Sedgecombe-on-the-Cliffites were plunged into a perfect turmoil of excitement. The favoured few rose many degrees in their own estimation, while the less fortunate, many of whom regarded the omission of their names as a distinct slight, disguised their chagrin as best they could. Some, indeed, went so far as to confidentially inform their friends that, even if they had received a card, nothing would have induced them to accept, as the "Vulcan" circle was everywhere notorious for its extreme snobbishness. Be that as it may, not one of the recipients declined; and when the eventful evening at last arrived the accommodation of the club was taxed to its utmost limit. The smoke-room had been converted for the nonce into a lecture-hall, and certainly never before had it presented so brilliant an appearance. The ladies were gowned in the extreme of fashion. Each one had concentrated her every energy in the effort to outshine her neighbour, and, in spite of the multitudinous varieties of shades and colours, the general effect was in perfect harmony with the sombre oak panellings with which the walls of the room were decorated. So far as the subject of the lecture was concerned, this was regarded with but apathetic interest, except by a few of the more enlightened. The majority of the visitors were busily intent upon the important feminine task of exhibiting their finery; and those among them who were on the lower rung of the social ladder were anxiously endeavouring to ingratiate themselves into the good graces of those above them.

When the Professor rose to his feet there was a complete transformation; every voice was immediately hushed, for his personality radiated a magnetic influence that compelled attention. Although his locks were snow-white, the indication of age was belied by the youthful expression of his clear grey eyes. These scintillated and sparkled with an intensity of purpose that could not be mistaken, while the intellectual forehead and square-cut chin bespoke an individuality that was conspicuously striking. In stirring tones he exhorted his listeners not to regard his address as a passing entertainment. The object aimed at was the reduction of a great evil—the alarming growth in the tendency towards physical degeneration. Unless arrested it threatened the future welfare of England as a nation, and if there were any among them who viewed that appalling prospect with indifference, then they must stand condemned in the eyes of every patriotic citizen as being unworthy the glorious heritage of tradition and greatness bequeathed them by their ancestors. As the lecturer continued his discourse his hearers became more and more engrossed, and there was not one among them who remained untouched by his eloquence. Of the various methods which he advocated for raising the physical standard, he laid special emphasis on that of dieting. He told them that if people would rigidly abjure every article of consumption that did not bear an unblemished reputation for purity, nine-tenths of the problem which now brought them together would be solved. "'Tis true," he said, "that it is not always an easy matter for the average individual to differentiate between what is pure and what is adulterated; but the difficulty is not so great that it cannot be surmounted by the use of a little judgment. To more clearly convey to you my meaning, I will demonstrate it to you by an object lesson, as years of experience have taught me that one ounce of practical knowledge is worth tons of theorising."

At this moment he paused, and, much to the bewilderment of his audience, an army of attendants filed in, each bearing on trays glasses and uncorked bottles of ale. These were distributed to every gentleman present, and as the lecturer again took his stand the commotion involved subsided. "You are all doubtless wondering what this unusual proceeding signifies, but your curiosity will soon be satisfied. The gentlemen will carefully follow my actions and do as I do, and I wish every one here to pay particular attention to this demonstration, with which my remarks will draw to a close. We have here our national beverage; as you see, the label on the bottle is Worthington's, and I have chosen that brand because I know, first, that it is brewed from the finest quality of malt and hops; and, secondly, that it does not contain the minutest particle of deleterious substance. In decanting it," suiting his action to his word, "you will observe that the ale presents a sparkling appearance that is not only pleasing to the eye but is also tempting to the palate. But an even more noteworthy feature is the aroma exhaled. Although subtly delicate, it has an unmistakable flavour of purity and wholesomeness, and if consumers would ever be guided by their sense of smell in this respect, the sale of cheap and nasty concoctions would become impossible. But to return to Worthington's ale" (holding the glass of beer on high); "so far, I have only indicated to you the characteristics which denote purity. What more closely affects the subject of our discourse, however, is the effects derived from its consumption; for not only do the nourishing properties of this beverage strengthen the constitution and build up bone and sinew, but they impart to the system a store of vigour and vitality that is practically inexhaustible. And these are features which are absolutely essential to promote the physical improvement of the British nation. My Lord of Bucksleigh, ladies and gentlemen, I thank you for your kind attention, and, in conclusion, express the sincere hope that your evening has not been spent in vain."

MR. SANDOW
ON
THE MAN WHO COUNTS.

Why some Men can do Twice the Work and Earn Double the Money of Others.

Why is it that one man can turn out twice the amount of work, continue twice as long working at full pressure, and earn double the salary of another?

Ask yourself this question. Ask your friends, relatives, and neighbours it, and just listen to the varying replies you will receive. One will put it down to industry, another to innate ability, yet another to temperament, and all of these are undoubtedly factors that act in determining the working value of the individual. But these are merely the replies of superficial observers, and do not help us to ascertain the exact mathematical law that is to be found by those who probe the matter to its deeper depths.

It is a well-known axiom that the busiest men are the healthiest. But this, after all, is merely an inversionary rendering of the age-worn fact that the healthiest men are the busiest. By health I wish my readers to thoroughly understand that I do not mean the man with the biggest muscles, or the man with the strongest nerves, or even the man with the greatest all-round organic power and toughest constitution. Were this so, I should look for the busiest men just amongst that class of the people where we too often find the greatest indolence and apathy. There is something that goes deeper, that reveals itself more forcibly than the most powerful muscles, the strongest nerves, and the highest organic development. It is that mysterious something that we denominate vitality.

DYNAMIC MEN.

The man who counts in the world's affairs, whether it be in the highest realms of state, or in the more sordid sphere of commerce, in the learned professions, or even in the most humble branches of labour, is invariably the man of immense and intense vitality. You may apply the test where you will, in the Senate Chamber, in the legal arena, in literature, science, and art, in commerce, even in the mechanic's workshop, but you will—with perhaps an occasional exception in the case of a few very strong-willed men—always find that the man who triumphs over his fellows is the man with abundant, exuberant, overflowing vitality.

The world is dominated by dynamic men. The man of the future will have to possess above all things else intense nervous energy and almost inexhaustible nerve-power. "The future man," says Dr. Robert Hutchinson, the distinguished writer and physician, "will be much less than medium height. His force will go towards the preservation of nerve and brain. Nature is producing, by degrees, a race of men particularly fitted to survive the wear and nervous strain of modern business life." There is much of truth in this, as is borne out by my own observations in the thousands of cases that have been, and are daily, passing through my hands."

THE MERIDIAN SUN OF HEALTH.

Whence, then, comes the all-valuable force that confers this enviable personal superiority? It is derived from three principal sources—air, food, and exercise. By exercise it must not be thought that I mean severe gymnastic movements or the use of fatiguing apparatus. Anything that produces molecular change in the body is, in the strict meaning of the word, exercise, for it produces the same physiological changes in a greater or less degree. Even the act of thinking implies physical exercise, for it involves and compels cellular and molecular change in the numerous tiny muscles and cells that comprise the great brain. Food and air are the two first great essentials, but the greatest of these three is exercise, for without it the body is incapable of extracting the greatest amount of oxygen from the air or the fullest amount of sustenance from his food. Life itself depends upon tissue-change—or, as it is called, metabolism—and it is because the movements prescribed in my Treatment accelerate this metabolism, and so free your body of its impurities, and enable it to inhale copious supplies of oxygen and assimilate the necessary amount of nourishment from your food, that it has proved so uniformly successful where other methods of treatment have ignominiously failed.

Do you want to increase your store of vitality? Are you anxious to lay up a great reservoir of nerve-power? If you wish to succeed in your daily affairs you must do so. If you want to bask in the full plenitude of untrammelled health and bathe in the exhilarating stream of joyous life, you must first recruit that subtle force which is the basis of every form of physical enjoyment. It erases all those shadows which darken the path of the half-living man or woman. It enables you to LIVE. It makes the heart beat stronger, the pulse beat steadier, the eyes grow brighter, the appetite keener, the digestion stronger, the nerves more balanced, and the muscles more firm. You stand directly beneath the meridian sun of health, and no shadows of weakness nor illness can darken your path.

THE ARITHMETIC OF LIFE.

Does not such a prospect appeal to every rational man and woman? Remember that my treatment involves no serious inconvenience nor any displacement of the ordinary interests of life. It can be carried out at any of my establishments, or it can, if more convenient, be undertaken in the privacy of your own home. It does not mend or patch up your system. It gives you new life. It increases the functional power of every individual nerve, muscle, and organ. Do not be content to be a mere cipher in the arithmetic of life. Join the ranks of the men that count. I can show you the way if you are only willing to traverse it, and I can assure you that it is a pleasant way. In order to induce those who are still dubious or sceptical, I am willing to send free a copy of my book entitled "Hints on Health," which in greater detail explains the working of what I think I may now honestly describe as the world-famous Sandow Treatment—for my pupils hail from every corner of the globe—and which enumerates many instances of remarkably successful cures.

Every letter that is sent to me at 32a St. James Street, London, W., receives my personal attention, and is treated in the utmost confidence. If you are weak or nervous, or suffering from indigestion, constipation, insomnia, liver or stomachic disorders, nerve-derangements, chest complaints, or physical deformities, it is surely at least worth your while to inquire into my methods, and to have my personal advice. I do not say that in every case I will be able to guarantee a cure, for many cases, alas! as I know by painful experience, are beyond all human help. But at least you will receive my honest opinion as to your prospects of relief or cure under the Sandow Treatment; and it is an inviolable rule that no case of any kind will be accepted for treatment unless there is, in my opinion, a reasonable hope of complete cure or considerable relief.—[ADVT.]

to a greater extent than in the advertisement for Worthington's ale; but since the majority of the readers of any given publication are not interested one way or another in physical culture or their health, their attention is valueless in any case; so that although their interest is lost, the advertiser does not suffer. People who are ill and ailing, therefore, and who are attracted by this advertisement, will read it because they wish it. There is no question of hiding the advertisement from them. They are not beguiled in reading what is presumably an article and then suddenly having the fact that it is an advertisement disclosed to them.

In all probability, therefore, such readers will read this advertisement to the end, and will receive a very valuable and lasting impression from it. The impression that the advertiser seeks to convey is that he can be of assistance to them in their general health, and his letterpress is written with that end in view. It, in all probability, is more likely to impress them than a heavily displayed advertisement, since it appears in the form of an article. This advertisement, therefore, though in exactly the same style as the Worthington advertisement, may be regarded as good copy, for the reason that the advertiser makes a special appeal to a special few people; he discloses his object in the beginning of the advertisement, and his matter is likely to be read right through, because the readers who begin to read it are, in all probability, interested in that subject.

As he claims their attention to the extent that they will read a single column of matter regarding their general health, it is fair to assume that the strongest impression will be created by such an advertisement, and that a proportion of the readers will write to the advertiser direct and place themselves in communication with him, which is his real object in advertising.

These two advertisements form, in their comparison, a striking instance of copy which, although very excellent for one class of advertiser, is not profitable to another.

No. 5 is an example of what has been called a "reason why" advertisement. This style was first brought into prominence by Mr. John E. Kennedy, an American advertisement writer of note, on the theory that every advertisement should be an actual reasoning salesman. Of his own theory Mr. Kennedy wrote as follows:—

"Here brilliance in advertising fails utterly to produce results (sales) if it lacks conviction. Seeing, or admiring, or reading with interest an advertisement avails nothing in dollars or cents if it fails to convince. We admire the clever person, or the clever advertiser, but that is no reason why we should trust our purse to them.

"Conviction in some form is three-fourths of good advertising, of the kind that has drawn bushels of coin from the people's purse, and can draw it to-morrow, as well as yesterday, or ten years ago.

"The other fourth of good advertising is more conviction in less space. Traced results have invariably shown that it is far better to repeat one single advertisement fifty times, if it be full of conviction, than to publish fifty different advertisements that lack as much conviction, no matter how attractive, clever, or artistic they might be."

The example shown is an advertisement by this writer which proved

Let this Machine do your Washing Free.

There are Motor Springs beneath the tub.

These springs do nearly all the hard work, when once you start them going. And this washing machine works as easy as a bicycle wheel does.

There are slats on the inside bottom of the tub.

These slats act as paddles, to swing the water in the same direction you revolve the tub.

You throw the soiled clothes into the tub first. Then you throw enough water over the clothes to float them.

Next you put the heavy wooden cover on top of the clothes to anchor them, and to press them down.

This cover has slats on its lower side to grip the clothes and hold them from turning around when the tub turns.

Now, we are all ready for quick and easy washing.

You grasp the upright handle on the side of the tub and, with it, you revolve the tub one-third way round, till it strikes a motor-spring.

This motor-spring throws the tub back till it strikes the other motor-spring, which in turn throws it back on the first motor-spring.

The machine must have a little help from you, at every swing, but the motor-springs, and the ball-bearings, do practically all the hard work.

You can sit in a rocking chair and do all that the washer requires of you. A child can run it easily full of clothes.

When you revolve the tub the clothes don't move.

But the water moves like a mill race through the clothes.

The paddles on the tub bottom drive the soapy water THROUGH and through the clothes at every swing of the tub. Back and forth, in and out of every fold, and through every mesh in the cloth, the hot soapy water runs like a torrent. This is how it carries away all the dirt from the clothes, in from six to ten minutes by the clock.

It drives the dirt out through the meshes of the fabrics WITHOUT ANY RUBBING,—without any WEAR and TEAR from the washboard.

It will wash the finest lace fabric without breaking a thread, or a button, and it will wash a heavy, dirty carpet with equal ease and rapidity. Fifteen to twenty garments, or five large bed-sheets, can be washed at one time with this "1900" Washer.

A child can do this in six to twelve minutes better than any able washer-woman could do the same clothes in TWICE the time, with three times the wear and tear from the washboard.

This is what we SAY, now how do we PROVE it?

We send you our "1900" Washer free of charge, on a full month's trial, and we even pay the freight out of our own pockets.

No cash deposit is asked, no notes, no contract, no security.

You may use the washer four weeks at our expense. If you find it won't wash as many clothes in FOUR hours as you can wash by hand in EIGHT hours you send it back to the railway station,—that's all.

But if, from a month's actual use, you are convinced it saves HALF the time in washing, does the work better, and does it twice as easily as it could be done by hand, you keep the machine.

Then you mail us 50 cents a week till it is paid for.

Remember that 50 cents is part of what the machine saves you every week on your own, or on a washer-woman's labour. We intend that the "1900" Washer shall pay for itself and thus cost you nothing.

You don't risk a cent from first to last, and you don't buy it until you have had a full month's trial.

Could we afford to pay freight on thousands of these machines every month, if we did not positively KNOW they would do all we claim for them? Can you afford to be without a machine that will do your washing in HALF THE TIME, with half the wear and tear of the washboard, when you can have that machine for a month's free trial, and let it PAY FOR ITSELF? This offer may be withdrawn at any time it overcrowds our factory.

Write us TO-DAY, while the offer is still open, and while you think of it. The postage stamp is all you risk. Write me personally on this offer, viz.: R. F. Bieber, General Manager of "1900" Washer Company, 92 Henry Street, Binghamton, New York.

to be remarkably successful to the advertiser who used it. It will be seen that the advertisement leaves nothing to chance. Its one and sole object is to directly sell the article it advertises to the reader.

In this and many other instances the Kennedy theory was proved to be absolutely correct; but it cannot be said that this style of copy would be a wise one to adopt for all articles. It must be borne in mind that this particular advertisement appealed mainly to people who lived in country towns, and were not within reach of a store or city where they could purchase their supplies. Moreover, the subject-matter was an interesting one to most housewives, as the purchase of a washing-machine, which would enable them to get through their weekly washing at less cost and less trouble, was naturally an interesting subject to them. They, therefore, would be prepared to read all that the advertiser had to say about his goods. In fact, they might be in a position of really waiting to be told all the advertiser had to say, and were in that position of mind to give a very quick and receptive response to the advertiser's proposition. The impression created by this advertisement, in the first instance, is nil—that is, like advertisement No. 4, it depends upon the number of people who read it before its value can be ascertained. Although it is quite possible that a large number of people who read the papers in which this advertisement appeared never saw it at all, it is equally certain that those people who did see it would be impressed very favourably, on account of the goods advertised, for the advertisement certainly carried absolute conviction to their minds and thereby produced a great result. It may be safely assumed, therefore, that this style of "reason why" copy would be the best style of copy to exploit an article that appeals to people living away from cities, and who were particularly interested in the article which the advertiser was seeking to sell; but, at the same time, it cannot be held, that because this style of copy sufficed for that class of advertisement, it would serve to profitably advertise an article which was sold, every day all over the country, to all kinds of people, who bought supplies from the retailer in his stores. A great deal depends upon public interest in a proposition. It would be unreasonable to expect, for instance, that any one would read such a long and to an extent technical advertisement about an ordinary cake of toilet soap which costs 4d. or 6d.; and it must be remembered that when an advertisement is not read it is of no value at all, and, if it displays no name, those who do not read the advertisement through get no impression of any kind whatever.

The next examples to which we have to refer are Nos. 6 and 7. Both these advertisements appear for similar articles—one being the Pianola and the other the Angelus Piano-player. The first impression received by the mind from these two advertisements is, as with the majority of all advertisements, that of the name. We see immediately one advertisement is an advertisement for the pianola and the other is an advertisement for the angelus. In that respect, therefore, both these advertisements stand equal in value. It should be the province, however, of every advertisement to carry a further or deeper impression than that of name alone, and we now have to consider how much further these two particular advertisements

carry the necessary impression. Without reading the letterpress of either advertisement, it is plain that, from the general appearance of both advertisements, the pianola advertisement, by comparison with the angelus advertisement, carries an impression of better quality. The illustration is better drawn, the type is better set, and the whole general appearance of the pianola advertisement is much clearer and more artistic than that of the angelus advertisement. It must be borne in mind that both these advertisements appeal to the same class of people, people who are to an extent musical and whom it is fair to assume have a certain amount of taste and artistic sense. It must be admitted, right at the outset, therefore, before any words at all are read, that the pianola advertisement carries a better impression of quality than the angelus advertisement. As these two advertisements are but samples of the campaigns of the two advertisers, it will be seen that the constant impression of high quality which is being carried by the pianola advertising makes the space they are buying more valuable than the space which is being utilised for the competing article. No. 6 really attracts the eye and invites attention, whilst No. 7, although attracting the eye in the same degree, perhaps does not invite the reader to peruse the advertisement. The pianola advertisement shows clean-cut type which is easily read; the angelus advertisement shows a multitude of various type faces which add to the general confusion and do not invite the eye. A perusal of the letterpress in each advertisement also will show a wide difference in the way in which the respective advertising problems have been approached. The pianola advertisement gives a distinct argument why a pianola piano should be pur-

No. 6.

Seven
Convincing Reasons

Why you
Should secure a

PIANOLA PIANO

1. Because it is one of the few really first-class Pianos made.
2. Because it is the complete Piano which can be played either by hand or with Music Rolls.
3. Because alone of all Pianos, it embodies the Pianola, the instrument which made piano-players popular.
4. Because, alone of all Pianos, it is equipped with the Metrostyle, the unique device which enables anyone to reproduce interpretations actually provided by Paderewski, Grieg, Moszkowski, &c.
5. Because, of all Pianos, it is the only one which has a genuine repertoire of over 18,000 different compositions.
6. Because the manufacture of the entire instrument, Piano, Pianola, as well as Music Rolls, is controlled by the Orchestrelle Co., which guarantees it throughout in every detail.
7. Because we will take your present Piano in part-exchange.

Write for Pianola Piano Catalogue "K."

The Orchestrelle Co.,
ÆOLIAN HALL,
135-6-7, New Bond Street, London, W.

chased, whilst the angelus does not give an argument to any extent, quite apart from the fact that the angelus advertisement advertises three distinct articles and two mechanical devices, whereas the pianola advertisement concentrates on the pianola piano. It must be admitted, therefore, that the pianola advertisement makes greater and more intelligent use of its space, because of the manner in which the problem of copy has been approached.

Example No. 8 is an example of that class of advertisement which realises its greatest value by creating a strong and very favourable impression of the goods advertised. The name of the advertiser has not received prominent display, but the first impression received by the mind is a very pleasant one,

No. 7.

created by the picture of beautiful blooms of peonies, which all true lovers of flowers and nature would appreciate. It is, in a sense, of much greater value to such an advertiser as we are considering than pure type matter of the most convincing nature, which would merely describe the articles which are being advertised. This, as is said, is an excellent example of advertisement which carries a deep impression to the mind. The very appearance of these flowers induces a desire for possession, which, after all, is the sole object of advertising.

Taking into consideration the fact that the advertiser is appealing to lovers of flowers and gardening, it is only fair to say that it could not have appealed in a stronger manner to his possible clientele. The advertisement

No. 8.

ARTISTIC
HERBACEOUS
BORDERS
"THE FASHIONABLE FLOWER."
KELWAY'S PÆONIES should be prominent in every garden. Indeed, they are grown in such a wide variety of size and colour that beautiful gardens and borders are obtained with Kelway's Pæonies alone. Easy to cultivate, having beautiful foliage in spring and autumn, superb when in bloom — they well deserve to be called "The Fashionable Flowers." Plant them in beds, borders, lawns, grasswalks, or woodlands
COLLECTION "A" 15/- per dozen (100 for £5 5s.), old fashioned kinds of the commonest colours.
COLLECTION "B," 21/- per dozen (50 for £4), fine old named kinds, with a wider range of colour.
COLLECTION "C," 27/- per dozen (50 for £5), more recent kinds and the best of the older varieties and fragrant sorts.
COLLECTION "D," 30/- per dozen (50 for £7), more recent kinds in the most delicate tints, and most fragrant sorts.
COLLECTION "E," 54/- per dozen, very recent novelties of finest form and most enchanting colours and fragrance.
Carriage and package paid for remittance with order
SEND FOR KELWAY'S MANUAL.
Its 700 pages, contain valuable information regarding the culture of Pæonies and all hardy perennials, etc., etc. Sent post free for 1/6, returned to customers.
KELWAY & SON, The Royal Horticulturists,
LANGPORT, SOMERSET.

No. 9.

An Irresistible Attraction!
There is an attraction about a Hall's Distemper room — as soon as you enter you feel it is different, and realise it is better than a papered room.
The even velvety finish, the enhanced effect of furniture and pictures, and the ever-present consciousness of refinement and good taste, are some of the reasons which have made this wall-covering so deservedly popular.
HALL'S Distemper
rooms always look clean, airy and spacious.
Hall's Distemper is made in a wide range of 70 pleasing and permanent colours. It is quickly and easily applied with a whitewash brush and possesses all the advantages of flatted paint, without its disadvantages. It is when first applied a thorough disinfectant and germ destroyer. It sets hard, never cracks nor turn black, and is washable in three weeks after application.
Write for the beautiful Hall's Distemper booklet "Modern Development in House Decoration" with coloured plate of Dining Room, Drawing Room and Library, post free.
SISSONS BROTHERS & Co., Ltd., HULL.
London Office 197a, Boro' High Street, S.E.

arrests the eye of the lover of flowers, pleases and induces a desire for possession, and in its letterpress portion gives details of how the possession may be accomplished. It may be regarded, in accordance with this proposition, as excellent copy; it may also be said to make an appeal to the senses rather than an appeal to reason.

As an example of the class of advertisement which, besides impressing the name of the article advertised, carries a deep and permanent impression of the goods, readers are referred to that of Hall's Distemper, No. 9. The whole series of these advertisements picture the result of using the Hall's distemper for the purpose of decorating the walls of houses. Some most artistic arrangements are shown, which convey in themselves at a glance the effect of the distemper. After the name has been clearly set forth, nothing

No. 10.

Fels-Naptha is a splendid disinfectant and germicide soap as well as being the best washing soap ever made. For "sweaty" clothes and for the fruit stains made by little fingers it has no equal

Fels-Naptha is sold everywhere at the usual price of 2½d. a bar.

Fels-Naptha 39 Wilson Street London E C

is left to the imagination or left to be proven by printed words. The actual result itself is shown and the impression carried immediately to the mind in a stronger manner than could be done by type only. Then, when that is accomplished, the type matter proves or describes the ease of use, &c., regarding the distemper, and offers a booklet, which is sent on application. This is an instance of an advertisement which impresses the name, and impresses also at a glance the quality of the goods advertised indirectly by showing the results of their use.

Example No. 10 is yet another well-known style of advertising. It obtains its effect by generally being quite different from its surroundings and by the judicious use of white space. The letterpress is based on an appeal to the housewife along the lines of thrift and ease of use, and the letterpress is always in keeping with the season of the year. Were the

same letterpress to be pressed into a small space in small ordinary type, the value of this class of advertising would be lost. As it is, fairly large spaces are taken and the matter displayed in plain readable type, leaving plenty of white, which in itself makes for great individuality on a newspaper sheet. Whilst it differs from a great number of other advertisements which are admittedly good advertisements, inasmuch as there is no heavy display of the name, it gains its effect in another manner by, as is pointed out, being different from its surroundings. It therefore creates an impression on the mind, attracts attention and carries conviction, and by reason of its forcible, well written, and well-thought-out letterpress directly exploits the claims of Fels-Naptha soap to all readers. It is another example of good copy which is applicable to the article advertised.

Example No. 11 is a very striking example indeed of how impressions can be carried at a glance. Bromo-Seltzer is a cure for headaches. The illustration which appears in all these advertisements illustrates a headache in a most striking and original fashion. It is a subject which, it would appear, is almost impossible to illustrate, but this illustration gives the idea

No. 11.

at a glance. Whilst it would be quite possible to describe the effect of headache by type and convey the impression in that way, the advertiser would have to rely on his advertisement being read before the desired impression would be conveyed. Here we have the impression at a glance, and to such a degree as to be intensely valuable to the advertiser. The name is displayed with prominence, and, in connection with the illustration referred to, closely associates itself with headaches and their cures. Those who are suffering from that form of trouble would be immediately attracted and would be eager to read the letterpress portion of the advertisement. It may be said, therefore, to gain maximum value from the space utilised, and show very clearly that each advertising proposition must be dealt with separately and in accordance with its own individual conditions.

Example No. 12 is an advertisement designed for a special purpose. Cantrell & Cochrane's Ginger Ale is of very high quality, and is not yet in full possession of its market as far as England is concerned. It is a ginger ale for which other ginger ales are substituted a good deal because of their cheapness to the retailers. Again, the public frequently ask for ginger ale without specifying a name, thus leaving the retailers to supply the particular

ginger ale which shows the greatest profit irrespective of quality. It is therefore incumbent upon the advertiser to force home the fact that Cantrell & Cochrane's ginger ale must be asked for by that name and that the label must be seen. The advertisement then, in the first place, is essentially an advertisement for Cantrell & Cochrane's ginger ale, and not ginger ale generally; that is the first impression created. The next impression created is that there is something to do; there is a direct command given in this advertisement to look for the label. This style of copy will in time persuade the public not to ask for ginger as ginger ale, but as Cantrell & Cochrane's, and to impress upon readers to get what they ask for. In short, it is an advertisement which is designed primarily to combat

No. 12.

the substitution evil. It would be impossible to prove the quality or flavour of any ginger ale in type. The flavour and appearance cannot be described, nor are the public likely to read long descriptions on that subject. The best line for the advertiser to take therefore is to impress strongly on the public mind the name of his article, and warn the public to resist substitution.

Another instance of this type of advertisements is that of Stephens' Ink, No. 13.

This advertising is evidently designed with a similar object—that of fighting substitution. Stephens' ink is a high-priced article in its classification. It is probably the best ink in the world, and costs more to make on that account. The retailer may endeavour to substitute another ink, out of which he makes a bigger profit. The proprietors of Stephens' ink probably have

evidence of this, and naturally turn their advertising energies to combat it. Long technical explanations regarding the manufacture of the ink would not be read by the public, who are not sufficiently interested in ink to give attention or thought to the subject. The few pithy sentences to which they confine themselves may be absorbed practically at a glance, and their constant regular appearance will induce the public to resist the substitution alluded to.

Both these examples, 12 and 13, give an indication of how advertising may be utilised to achieve a certain definite end; they also indicate careful study of the problem on the part of those responsible.

Example No. 14 shows still another type of advertising. This is a style which seeks in its illustration to be explanatory regarding the goods advertised. In this particular instance we find that the bicycle has an oil-bath in which the chain actually runs. The description of such a bath would carry a certain

No. 13.

Distrust unscrupulous dealers who try to substitute inferior inks.

Remember that substitution is practised because inferior articles allow exorbitant profits.

Ridicule the excuses "out of stock" or "just as good"—and buy elsewhere.

Insist on having

Stephens' Ink

Resolutely refuse substitutes.

amount of weight, but its actual illustration not only conveys the impression the advertiser is seeking to make with great vividness and more clearly, but it conveys it immediately. A good portion of the advertising story is told at a glance, and it is upon this fact that the main appeal is made.

Another cycle advertisement, No. 15, makes its appeal in a different manner. The cyclists in all these advertisements are easy, unrestrained, and appear to be enjoying their ride immensely. The association of ease and pleasure, therefore, is closely bound up with the name of the bicycle, and unconsciously the mind thinks of the Rudge-Whitworth bicycle as being the easiest and most pleasant to ride. It is the contention of this firm that, having the lightest bicycle in the world, made of tested materials, it is, therefore, easiest to ride, and it follows it gives the maximum amount of pleasure to the pastime of cycling. The advertising is designed to drive this fact home. Whilst the letterpress refers to it and proves it, the illustrations themselves suggest it immediately to the mind. Both these advertisements, from their

No. 14.

The Sunbeam's Speed Gear running in a Film of Oil

makes the cost of the Sunbeam higher, but the improvements in the Bicycle are worth the extra money.

Speed Gears have vastly increased the Mechanism of the Bicycle, and it is essential that the complicated System of Pinion Wheels should work under the best conditions. The Little Oil Bath of the Sunbeam Bicycle gives that ideal lubrication which it is the dream of Inventors to obtain for their Mechanism.

The Sunbeam Bicycle is built in a Factory which makes no low-priced Bicycles, so everything is of the best. A Sunbeam will outwear half a dozen other Machines, and yet cost nothing for repairs It is far the cheapest Bicycle in the end.

The No 17 Sunbeam List is sent free on application to the Maker—

JOHN MARSTON, Ltd., Sunbeamland, WOLVERHAMPTON.

London Depots—**157 and 158, Sloane Street, and 57a, Holborn Viaduct.**

No. 15.

Rudge-Whitworth
Britain's Best Bicycle

On a Holiday Ride

you like to keep as fresh and cool as when you started—you like to look graceful, easy and happy—not hot, tired and flurried as if every yard you rode marked an effort.

Get a bicycle that is light and right—a **Rudge-Whitworth**—made from tested materials—tested in every stage of manufacture and tested when finished

Most of the fatigue cyclists suffer is due to the excessive weight of their machines.

Most bicycles are heavy, because heavy bicycles are cheap to make.

And as very few cyclists ever weigh their mounts, they never realise how much useless dead weight they push about. The average bicycle weighs 35 lbs. to 40 lbs. whereas no reliable bicycle made of tested materials need weigh more than 28 to 30 lbs. complete. Light weight means less labour and more pleasure. You can go further and keep fresher on a light bicycle.

RUDGE-WHITWORTH COVENTRY

The Lightest Bicycle — The Longest Guarantee

Every 1907 Rudge-Whitworth has a **Sealed Certificate of 10 Years' Guarantee** and yet is sold at **Reduced Prices without Extra Charge for Easy Payment**

—— 81 patterns from £5 packed free and carriage paid ——

Apply for the New 64 page Catalogue now ready, post free from

Rudge-Whitworth Ltd. (Dept. 3) :: :: Coventry

—LONDON: 230, Tottenham Court Road: 23, Holborn Viaduct: 160, Regent Street—

different points of view, may be regarded as good copy. They are widely different in character, but indicate an intelligent use of space. The historic house of Messrs. J. S. Fry & Sons of Bristol have been established and have been making high grade cocoa products for nearly two hundred years. This is a point of advantage which they have over some of their competitors, and naturally it forms a point on which to base a section of the advertising. Example No. 16 conveys this idea at a glance, and the letterpress refers to it at further length. The quality of such products are generally admitted, so that their treatment would differ from the treatment of an absolutely new article on the market. Quite apart from this, it is a difficult and almost impossible thing to prove the quality of cocoa in type, since most cocoa firms draw their raw materials from the same source and their processes of manufacture are similar. The prestige of the house of J. S. Fry & Sons may be regarded as a valuable advertising asset to be utilised from time to time, and the advertisement reproduced has evidently been issued with that purpose.

No. 16.

A sufficient number of examples of advertisements which have appeared in the press for some time past have been given to show that copy must be always individual to its particular proposition. There are more ways of approaching the copy proposition than one, and copy can be good although it is applied in a widely different manner. At the same time there are some things which the advertiser must avoid, and they have been to a certain extent shown. It may be said that the majority of advertising resembles in its character examples No. 1 and No. 2. The great majority of advertisers everywhere content themselves by displaying in the largest possible

form only the name of the article advertised. This method of advertising calls for no particular thought and is most easy of accomplishment. A lesser number, but still, taken as a whole, a great number, impress the name together with a fact or two in connection with the article advertised by way of illustration. The number of advertisements which may truthfully be said to be carefully and intelligently written, in accordance with the article exploited and the public appealed to, are in very small minority, and some of them have been referred to herein. The reason is that sufficient thought is not given to the preparation of copy. It is not realised by all advertisers that copy is the most important thing in advertising.

While the actual writing of copy and the designing of advertisements calls for particular ability, literary and artistic, the basis upon which they are written and designed may be ascertained by taking a common-sense view of the proposition. Good literary matter or fine pictures do not necessarily make good advertisements. It is the basis upon which they are written which makes them ultimately and finally successful. This is the reason, very probably, why good advertisement copy-writers and good advertisement artists are so rare. It is the combination of literary ability, and what may be termed the selling commercial sense which makes the advertisement copy-writer. The finest literary man in the world may carefully investigate the merits of an article to be advertised, and fail to turn out copy which would be considered good advertising copy. On the other hand, a commercial man might thoroughly understand the basic principles of copy-writing, but his lack of literary ability would make it impossible for him to write selling copy. There are certain broad lines of procedure, however, which can be laid down here, and they are something as follows:—

Whatever article it is desired to advertise, the first thing to be thought of is the class of people who are likely to buy it. After that, the merits of the article should be very carefully looked into and compared with the merits of other articles. If the article to be advertised is of a very light unimportant nature, bought every day in small quantities, it is pretty safe to assume that, whatever merits it has, the public will not be interested in it to the extent that they would read long advertisements about that article. If, on the other hand, the article was one which involved an expenditure of a considerable amount of money on the part of the public, it is fairly safe to assume that they will give some consideration to the purchase of such an article, and will be sufficiently interested to read all the advertiser has to say about it. For instance, a possible purchaser of a piano would be in a mood to read half a column of letterpress regarding a certain piano, but the purchaser of a packet of needles would certainly not take that trouble. One suffering from neuralgia would naturally be in a mood to read a long advertisement regarding a certain cure for neuralgia, but a person desiring to purchase a cake of soap would not give that time to reading about the manufacture of a certain soap. One advertisement can be lengthy, can go very carefully into the proposition, and can thereby endeavour to carry full conviction regarding the merits claimed. The other advertisement can merely impress the quality and not fully describe it. Having decided what section of the public the advertiser wishes to appeal to, and the attention that such a public is likely to give to his advertising, the next proposition is to find out exactly what are the merits or

selling points of the article he advertises. Take fountain pens, for instance; the general advantage of all fountain pens is that they are always ready for use at all times, and obviate the use of the ink-well in any form at all. They can be carried in the pocket, and can be used in places where an ink-well is unavailable. These are the general merits of all fountain pens which should form the basis of copy-writing. Then, again, other fountain pens have particular merits. The Onoto Fountain Pen, for instance, is a pen which can be filled in five seconds without the aid of any mechanical bulb filler. It has a patent arrangement which absolutely prevents it from leaking in the pocket. These are the two main selling points of the Onoto fountain pen, and it is obvious that they should be made the most of when copy-writing for that pen.

If a certain manufacturer of underwear knows that his goods cannot possibly shrink in the wash, then that should be made one of the main points upon which the copy should be written, and so on through the various articles which are in use every day, and which are exploited by advertising. The main merits of the article must be ascertained, and the copy should be written around those merits. If these merits can be indicated or proved by illustration, then they should be proved by illustration, since that is the quickest way of carrying the necessary impression to the public mind. The general appearance of the whole advertisement is a matter for the copy-writer to decide. He will generally proceed on the lines of gaining strong contrast. He will, where possible, strike out an entirely new line of display so as to gain individuality. He may do this by using very strong black blocks, or on the contrary, by using a great deal of white space. Whatever he does will depend on prevailing circumstances. It may be taken as a principle that the copy-writer should stick absolutely to his subject, and not endeavour to hide his advertisement under an irrelevant illustration or remarks. He should not begin, for instance, by exploiting the delights of Alpine climbing and end up by endeavouring to sell a hot weather drink. Merely displaying the name of the goods advertised cannot be regarded as copy-writing at all. An advertisement should go further. The ideal advertisement is that which impresses the name of the goods advertised, which carries at a glance a favourable impression about these goods or their use, and which carries a degree of conviction regarding their merits. This is the class of advertisement which will make all space of maximum value to the advertiser, and it should be the aim of every advertiser to obtain it. The cost may be higher than he generally pays, but the results in pounds, shillings, and pence will more than justify it.

J. Murray Allison.
Advertising Manager of "The Times."

PRINTING: How to Prepare Matter for the Press.—A time comes in most businesses when printed matter is necessary, and an idea of what is wanted in this direction has to be indicated for the printer. Chiefly because of his lack of technical knowledge, the business man has been in the past inclined to leave his printing to the printer, allowing him to worry out the details, and being content with the complete effect when produced. Very often the results were disappointing, but as everybody was doing the same thing, no serious effort was made to alter the condition. To-day, when the advertising expert has carried printing to such a pitch that only the best can survive for

any purpose, it is necessary for the business man to know what he wants and to see that he gets it. The smaller man, who does not employ experts accustomed to designing and compiling effective printing matter, is frequently puzzled as to how he shall indicate his needs to his local printer when giving out an order. If he consults any of the technical books on the subject, his confusion is apt to be still more confounded, for the technical book on printing has a habit of going into details, the mastery of which would almost imply actual experience in the printer's workshop.

To make effective printing it is not necessary for the average business man to know different type faces, or the technical names of different type sizes, although many experts would suggest that such a knowledge is indispensable. Such a knowledge is undoubtedly extremely useful, but it is by no means indispensable, for, as a matter of fact, many printers with complete technical knowledge do not succeed, when left to themselves, in providing the printing the business man wants. The simplest way of ordering printing is to make up one's mind as to what is wanted. If it is a four-page booklet, the business man who is making it up should decide upon the size. When he has decided upon the size, his next step should be to rule out the four pages to the actual size, or to construct a dummy, cutting the paper to the size he is going to print. With his four pages ruled out and numbered, or his four pages made up into an actual dummy, it is impossible for the printer to go wrong; and if he does, the blame may be apportioned to him.

Once the four pages, if the matter is to be a four-page booklet, are decided upon, the simplest indication of one's needs is usually the most effective. For the title-page, draw out the title, the sub-title, and the name of the firm, indicating the way they are to be placed by the relative sizes of the letters and the position of the lines. It is quite easy to sketch out the matter on the plan given to illustrate this, indicating the title, the size of the capital, the sub-title, the size of the letter to be used, and also other details of the title-page.

In the subsequent pages the make-up should be outlined in the same way. Page 2 might consist of an illustration, the size of which should be determined, and by roughly ruling out the size of the illustration of this page, the printer's direction afforded by it would be ample. Underneath there might be some lines of letterpress which could be simply indicated by ruled lines. Page 3 might possibly have a title, where again the letters would be indicated roughly in the size they ought to occupy, and the following pages would be mapped out according to the matter they were likely to take and the form in which the matter ought to be set. For instance, if the remaining pages consisted of matter set in paragraphic form, they would be indicated by lines drawn to indicate paragraphs, the space between each paragraph being suggested by the blank left. If the headings were to go across, it would be advisable to put the headings in suggesting the size of lettering in which they should be set. If the letterings were to be brought to the side, this would be indicated in the rough make-up in the same way. If the headings were to be inset in paragraphs, it would be possible to write the titles in the space they ought to occupy, and indicate how the type should go round them.

The illustrations include such a make-up for a four-page booklet, with title-page. After the title-page, the first illustration shows a page starting with the title and paragraph across the page, the rest of the space outlining matter. The second page shows a suggestion for matter broken up into paragraphs with the headlines brought to the side. The third page is made up on the presumption that the reader desires to set a solid page of matter without any paragraph divisions. The fourth page is made up in paragraphs with the headings dropped into the matter. These are virtually all the forms used in booklet printing, although in detail booklets differ chiefly in the amount of marginal space allowed, size of page and number of words of matter on each page. These variations are determined largely by the man who is deciding on the booklet, and their indication is, broadly speaking, an extension of the rough suggestions offered as illustrations of this article.

In preparing a booklet, one or two technical details are worth noting. The number of pages should run in four, eight, sixteen, or thirty-two, which form the simplest divisions of papers from the printer's point of view. The cover, that is, the outside page, might consist of four of these pages, or may be added separately in a different colour. Great care should be taken to select a shape easily handled and inviting in appearance. It is advisable also to make the booklet the same shape as the average envelope—that is to say, one might have the booklet to fit the average business envelope or the envelope that is usually used in private correspondence. There is something to be said, however, in leaving these sizes behind and using shapes that are new; but in this case special envelopes must be made for the printed matter they are to contain. This is quite feasible from a technical point of view, but usually involves the business man in additional cost. It is worth his while to consider whether this additional cost for a more attractive appearance and make-up is justified. Generally speaking, the newer thing in printing is the one to be sought after, and frequently the unlikely shape justifies itself by the difference of appearance it presents in the correspondence of the recipients.

If special types are needed for printing, the simplest way for the tyro to deal with the subject is to select his type from the mass of publications available, cut a section of it out, and paste it on the margin of his make-up. To-day most up-to-date printers carry all the types that are necessary for high-class display printing, and nearly every popular type which can be selected from advertising, which may be taken as a model, can be found in the average printing office. The man who is not expert in the making of printing might, however, find that the printer to whom he takes his job has not just the types he thinks he ought to use. In that case a type he selects might still be given as a sample, with instructions to work as nearly as possible to that effect. Where the actual type is not available, it is very rarely that the printing office has not something which is so nearly like it that it is just as good. This question of the selection of types is important to the man putting out advertising matter, and, if he is wise, he will rarely leave it to the printer. It is the simplest matter in the world to go through the booklet which represents excellence along certain lines, and to cut out specimens of the types which are used for the title, the

ABOUT HATS

Some Suggestions for
the Coming Spring

JONES & CO.
Hatters & Outfitters
12 NEWMARKET
MIDDLESBOROUGH

A suggestion showing how the Cover of a Booklet may be indicated for the printer.

ABOUT HATS

THIS SHOWS YOU WHY WE CAN GIVE YOU THE LATEST STYLE AND ALWAYS A LITTLE BETTER VALUE

THERE.....
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Page 1.—Showing Title, Introductory Paragraph, and Space for Letterpress set solidly to rest of page outlined for the printer.

POINTS TO CONSIDER .....
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.....Copy A.....
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FURTHER FACTS .....
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.....Copy B.....
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THE PROOF WE OFFER .....
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.....Copy C.....
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Second page of make-up, outlining paragraph headings brought to the side, the matter to go into the spaces left for letterpress being indicated by initials corresponding with initials in the MSS.

THERE.....
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A third page which shows how to suggest to the printer the make up of a page of solid type.

The New .....
Hat .....
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The Question .....
of Value .....
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Why We .....
Lead .....
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Do You .....
Know .....
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A fourth page showing how headings set in paragraphs may be indicated for the printer's guidance.

headings, and the body matter, and to indicate, by pasting them against corresponding sections of the booklet being planned, the relative styles and sizes of type necessary.

By following these simple instructions, which are by no means technical, the man who wants good printing will get something very near to what he desires. He might learn much more about printing, the names of the different type faces, the technical names of their sizes. While this is interesting knowledge, it takes time to acquire it, and it is by no means indispensable. The simple rules outlined here give the man who is printing the principle of outlining his needs, and the technical knowledge of the composing-room will, in ninety-nine cases out of a hundred, do the rest for him.

GEO. EDGAR.
Late Editor, "Modern Business."

PRINTING TRADE : How to Start.—Only the practical man can start to-day with any prospect of success in the printing trade. He ought to have been apprenticed to one of its departments or have passed through its principal branches as a worker. The nature of his business will depend upon his capital. Supposing, for instance, he has only £100 to £200, he must commence in modest style. First let him pick his district with care. Country towns are as a rule well supplied with printers, but circumstances arise from time to time giving a new man the chance he desires. Excellence and style should be his motto. A printer who can make a well-balanced display of posters, programmes, and business announcements wins business. Tasteful two-colour printing, the use of carefully chosen type, and an eye for the effective are conditions of success. He has to prove that printing is an art. To accomplish this he should purchase up-to-date machinery, type, and general accessories. His stock of type need not at first be extensive, but should be varied and distinctive. A small cylinder machine, a gas-engine, a platen, a cutting machine, and a press are necessaries, but at the first he may rule out the cylinder and the gas-engine if capital does not permit. Some machine-makers adopt the instalment system, but obvious disadvantages arise. An additional sum is added to the purchase price, and to this extent the printer suffers. In some cases the system works out all right, but it is not one that can be recommended. Again, he must be careful not to expend the whole of his capital on plant and stock. Some provision has to be made for working capital and his own personal expenses. At the lowest computation he ought to provide £25 to £30 for rent, food, clothes, &c., until the payments for work begin to accrue.

The cautious man will naturally refuse to start unless he has some prospect of work from business firms and societies in the neighbourhood. It will be of advantage to him to secure a promise from a firm of auctioneers with a large auction connection. He is sure in that event to obtain orders for posters, particulars of sale, &c. But as a beginner he will naturally have some slack times. How then is he to best employ his small staff and his plant? Unless he can surmount such inevitable difficulties, he will be expending his slender resources without a corresponding equivalent. Under such circumstances the printer must exercise his wits and enterprise. He should issue a time-table with advertisements to cover the cost and provide

a profit. A local guide-book with advertisements may prove profitable. Another idea, if well worked, is a blotter. This should be distributed gratis throughout the district and provide a creditable display of the printer's workmanship. Again, the cost can be covered by business announcements yielding a good return. These could be stock jobs for slack times, except perhaps some portions of the time-table, but in each case he would be advertising his own capacity. All the time he or his staff must canvass for new work from fresh customers, and his best recommendation and advertisement will be the jobs produced at his own printing office.

If the business grows, problems will arise as far-reaching and important as at the start. He will require more plant, paper, cards, &c. He has to provide necessary developments but to guard against unremunerative expenditure of capital. It is better to refuse work or give it to another printer out of the town rather than purchase new type that may not be put to a profitable use. Again, if he is not shrewd and far-seeing he may lock up his type in some unprofitable jobs for months at a stretch. His progress must therefore be marked by discrimination and judgment.

The man with £2000 to £3000 capital can commence printing on a larger scale, but he cannot afford to neglect the conditions suggested for the printer with small capital. His business will only grow by means of resourceful enterprise. To both alike may be given the advice—do not start by cutting prices. Many printers make this mistake, and whilst spoiling the living of their competitors, ruin their own chance of building up a respectable business. He should endeavour to secure printing orders that mean business every week or month, such as weekly journals, monthly magazines, or regular contracts. These he can afford to quote for on special terms, but a shrewd man will remember that though this class of work will assist in maintaining an average of production, it often comes in at an awkward time, and must be produced in time for the day of publication. Overtime and exceptional charges should be considered, otherwise the rate of profit may be too low to cover adequately the various establishment charges. A weekly journal possessing a large circulation often requires special machines for its production. With sufficient provision for such outgoings a regular trade is much more advantageous to the printer than irregular work that does not employ fully his staff and motive power. Similar advice may be extended to the larger printer as to his smaller competitor. He should endeavour to secure a promise from two or three publishers or large firms whose requirements will afford a sufficient nucleus for substantial business, and so obtain some warrant for his enterprise.

PRIVATE LEDGER.—Under the system of bookkeeping by double entry, the ledger must be looked upon as the dominant book, that is the book into which the results of all transactions are "focussed," if the word may be permitted. In the early history of the art of bookkeeping it is probable that one ledger contained all the accounts, but later progress has tended to split up the ledger into its various constituent parts. There would thus be a separate book containing the accounts of customers; another containing the accounts of suppliers; a third dealing with nominal accounts; a fourth with doubtful debts, and so on.

A private ledger, as its name implies, is generally used for the purpose of recording those accounts which are of a private character, or with which it is not politic, or desirable, that the general clerical staff, which has access to the other ledgers, should be acquainted. Such a ledger, in other words, may be said to be reserved for the proprietors of a business, and would contain particulars as to the capital of the proprietor or proprietors, the current accounts of the same, the profit and loss account, maybe, certain private loan accounts, and any other records which are not intended for general observation. It is usual to enter in the private ledger the various balance sheets which are prepared in connection with a concern, in order that they may be easily referred to, and may be kept in a permanent form free from the curiosity and attention of the general staff.

Controlling accounts of the personal ledgers (*see* SECTIONAL BALANCING) are sometimes kept in the private ledger, and indeed any of the accounts which are usually associated with the nominal ledger may be kept, if so desired, in this volume; convenience being the only object to serve.

In rare cases, a private cash book may be kept in conjunction with a private ledger, and the same principles of privacy and convenience which apply as regards a private ledger may be adopted where this plan is followed. The *totals* of the private cash book are, of course, carried periodically to the bank account, or pass through the general cash book.

PROFIT.—Profit may be defined as the increase in the capital, or net wealth, of an individual or corporation arising through its employment; it being presupposed that the value of such capital as has been contributed remains intact. To this must be added the explanation that the word is frequently used loosely to express a variety of meanings involving the underlying idea of gain or acquisition. Profits are to be distinguished from "Interest," which is the rent for a loan of money, from "Earnings" and "Salary," which are usually the returns for personal services, and from "Dividends," which are the distributions, by a company, of profits already made.

To a business man the word implies that gain, the hope of which induces him to risk his capital and fortunes in commercial enterprise; and its amount is the price he is able to obtain for his goods or services less the amount which they cost him and the expenses of his business—in other words, such addition to the total cost to the seller as competition and the public demand, expressed in the current selling price, will allow. The monopolist trader is of course at liberty to add to cost price such profit margin as is legally allowable or as he deems proper, as long as there is a demand for his wares; but in competitive trading a current selling price will tend to become established, and the difference between this and the total cost of executing orders is the profit margin left to an individual trader: it may be greater or less than that realised by his competitors, according as his methods are inexpensive or the reverse.

The profit margin, though arrived at as thus stated, stands to the trader, when realised, in the shape of a fourfold return. One part of it may be regarded as equal to the interest which could have been obtained by simple investment of his capital, and it is obvious that the trader will not engage

in the risks of commerce unless he may reasonably expect a return greater than investments would produce; a second part may be regarded as remuneration for personal services; a third as compensation for the risks involved, and the remainder as a reward of foresight. It is upon the monetary expression of these four requirements, as contrasted with the actual profit figures of any particular business, that an opinion in regard to the latter is to be based. A consideration of these four items will serve to show why a capitalist trading on his own account requires a greater return for his money than does the shareholder in a limited company; the latter incurs but the risk of losing whatever he may have invested, while the former is liable for the business obligations to the extent of the whole of his possessions, may be made bankrupt in respect of them, and gives his time to supervision. Thus while a return of 5 per cent. on capital to an investing shareholder may be adequate, a profit of 10 per cent. on capital will usually be none too large a compensation for a partner or a sole trader.

In the preparation of accounts some approach towards expression in money of the "interest" and "remuneration for services" elements in profits is made by charging against gross profits allowances for "interest on capital" and "partners' salaries," but it must be remembered that such charges are not trade expenses, but appropriations of profit made. Every penny of these *quasi* expenses has to be produced, like all other profits, by the exercise of skill in direct trading operations, and the mere employment of money does not of itself necessarily produce interest.

Profit is thus to be taken as the difference between cost and selling price, and the cases of the manufacturer who sells his products at a fraction above cost, and the trader who buys them from him in large quantities and adds a similar fraction in selling them piecemeal, are typical simple examples. Some undertakings, however, *e.g.* railways, supply a public demand for services rather than goods, and charge a small sum over the total cost for rendering them; railways are instances of monopolist undertakings whose maximum charges are prescribed by law. Banks again, while rendering services, derive a great part of their profits by incurring a risk; they receive large sums on deposit subject to the obligation to repay on demand or at short notice, and for these loans they pay little or no interest; the improbability of more than a certain proportion of their creditors requiring simultaneous payment allows them to employ a certain part of their customers' deposits in loans, discounts, and investments, and the interest received thereon covers their expenses and provides a profit. Insurance companies again incur risks for the sake of gain; experience teaches them what proportion of the risks they accept may be expected, in dealing with large numbers, to result in "claims" and at what time; upon these data are based the net premiums they should charge, and the addition of a small fraction to the latter suffices for payment of office expenses and shareholders' dividends.

Two methods are in the main employed commercially in order to discover what profit, if any, has accrued over a period of trading, one being the process arising out of what is known as "single entry bookkeeping," and the other that which forms an integral part of the "double entry" system. It is customary to prepare such statements at periodical intervals,

usually yearly or half-yearly, although the time may be longer or shorter as is convenient. Life insurance companies generally ascertain their profits once in every five or seven years, by means of a lengthy and expensive actuarial valuation.

In the single entry method the trader must prepare statements showing his property and liabilities both at the commencement and conclusion of any period of trading; each of these statements will show his net monetary worth at its date—in other words, taken together, they will show both his initial and final capital. If the concluding capital be greater than that at the beginning, the period of trading has resulted in a profit to the amount of the difference between them; but if the final capital be less than the initial amount, the difference represents a loss. The objections to this method are briefly:—(1) It shows only the net result and not how it is produced; (2) it includes the effect of extraneous fluctuations in the value of assets; (3) the whole result is liable to be falsified if either statement accidentally omits an asset or a liability.

The alternative method, that of "double entry," includes a detailed profit and loss account as an integral part of its system, and forms the most reliable method by which profits can be ascertained. In this system the profit statement assumes, in the case of a trader, a form similar to that appended.

Dr. TRADING ACCOUNT, *for the Year ended* 31*st December* 1906. *Cr.*

		Per-centage of Sales.	£			Per-centage of Sales.	£
1906 Jan. 1	To Stock on hand at cost	33·3	10,000	1906 Dec. 31	By Sales . . .	100·0	30,000
1906 Dec. 31	,, Purchases	83·3	25,000	,,	,, Stock on hand at cost . .	41·6	12,500
,,	,, Gross Profit carried to Profit and Loss Account . . .	25·0	7,500				
		141·6	£42,500			141·6	£42,500

Dr. PROFIT AND LOSS ACCOUNT, *for the Year ended* 31*st December* 1906. *Cr.*

		Per-centage of Sales.	£			Per-centage of Sales.	£
1906 Dec. 31	To Salaries	4·0	1,200	1906 Dec. 31	By Gross Profit on trading . . .	25·0	7,500
,,	,, Rent of warehouse .	1·3	400				
,,	,, Bad debts	1·0	300				
,,	,, Trade expenses . .	1·7	500				
,,	,, Depreciation of office premises . . .	·3	100				
		8·3	2,500				
,,	,, Net Profit carried down	16·7	5,000				
		25·0	£7,500			25·0	£7,500

Dr. APPROPRIATION ACCOUNT. *Cr.*

		£			£
1906 Dec. 31	To Interest on Capital at 4 per cent.	2,000	1906 Dec. 31	By Net Profit brought down	5,000
,,	,, Transfer to Reserve	500			
,,	,, Balance carried to Capital Account	2,500			
		£5,000			£5,000

In the case of a joint-stock company the profit or loss shown at the end of a year is not transferred to capital account, but remains as a balance on the profit and loss account. In the case of "simple manufacturing undertakings" the accounts are substantially the same as above, except that the name of the "trading" account is changed to "manufacturing" account, and the cost of articles sold, which in a trading business appears as the single item "purchases," is replaced by a number of debits, *e.g.* for raw material, wages, factory rent, power, &c., which combine to make up the direct cost of production. Indirect expenses are in all cases charged to the profit and loss account. In a few businesses, *e.g.* collieries, the trading account and profit and loss account are sometimes shown as one combined "profit and loss account," instead of in two divisions. *Gross* profit, if shown, represents the difference between direct cost, or cost of production, of articles sold and their selling price; while *net* profit represents the final trading result.

It is impossible in a small compass to deal exhaustively with the rules for arriving at true profits, but some of the main principles may be summarised as under:—

1. The sales and purchases shall be included at the total of the period's transactions, and that all expenses incurred during the period under review shall be brought into account; the fact that some of any such transactions have not been settled in cash is immaterial; reserves must be made for expenses incurred if their exact amount be unknown.

2. Stock shall be valued at cost price or market price at time of closing, whichever be lower; proper reserves must be made for bad and doubtful debts, and for discounts to be allowed to, or received from, debtors and creditors.

3. Depreciation must be written off plant, premises, buildings, &c., on the proper basis of the estimated life of each such asset.

4. No profit should be taken credit for in respect of any assets of which the value has risen until such assets are sold.

5. Downward fluctuations in the value of floating assets (*see* article ASSETS) must be provided for; extraneous fluctuations in value of fixed assets may be disregarded, but depreciation through use or effluxion of time must be included in every case.

6. Generally, profits must be estimated cautiously, and the integrity of the capital embarked is to be considered of first importance.

Although the above principles are vital in order that profits shall be stated at their correct figure, it is to be remembered that true profits and legal profits, or profits legally divisible, do not necessarily coincide, and

that the one may be greater or less than the other. Where, however, the legal profit is greater than the true profit, as frequently occurs in companies, it is open to the proprietors to follow the course financially sounder if they so please. One noteworthy example of this divergence may be mentioned, viz., that under the decisions in *Lee* v. *Neuchatel Asphalte Co. Ltd.*, and *Verner* v. *General and Commercial Investment Trust, Ltd.*, depreciation or loss of fixed assets, *e.g.*, a mining company's mine or an investment company's permanent investments, need not be charged against profits available for dividend unless (as is rarely the case) the articles of association require it.

It is sometimes thought that the making of profits must of itself increase the cash balance of a business by a corresponding amount; this, however, is a fallacy, and, in the case of a going concern, the amount of any profit made may be accompanied by reduction in total due to creditors, increase of debtors, stock, and other assets as easily as by an enhanced cash balance. It is admitted that profits cannot be divided unless sufficient cash be in hand or be borrowed, but it may be stated as a rule that the state of the cash balance of a business is not a satisfactory index to profits made, except where trading has been suspended and liquidation is complete.

The most simple and convenient method, short of a detailed investigation, by which statements of profit can be criticised is on a basis of percentages. The sales for the year (or whatever other figure replaces them in a given business) are regarded as a basis figure and as the equivalent of 100; and every other item appearing in the trading (or manufacturing) account and profit and loss account is resolved into its proportionate percentage of the sales, as has been done in the specimen accounts previously given. It will be found that the relation of gross profit, expenses, stocks and purchases to the sales, as well as their bearing to each other, are far more clearly grasped when all are reduced to a single common denominator; and while, as a rule, the comparison of one year's sales with another will show whether the business is progressive, stationary, or diminishing, a comparison of the percentages will reveal whether expenses and the internal working are keeping pace with the gross turnover. Any appreciable deviation in the course of these percentages, taking one year with another, should form ground for inquiry, and such defects as excessive purchases, excessive stock, and lack of discrimination in regard to customers' stability will usually be accompanied by admonitory increases in their respective percentage figures. And *see* CAPITAL AND REVENUE.

STANLEY G. SMITH, C.A.

PROMOTION: How to Secure it.—How to secure promotion? Do just as much work as you possibly can. Take every interest in the business. Stand up steadfastly for your employer, even when you see younger men advanced over your head. To secure promotion you must constantly increase your employer's satisfaction by steadily developing higher ability, higher advance to larger salary and greater responsibility. This then is really success in business, and this, like success of any kind, is untaught and unteachable. There are, however, certain valuable hints to be gained by studying the career of men who have succeeded. Although the paths by which these men have won success are widely different, there

are certain features which stand out prominently in all of them. The essentials for business success seem to be promptness, courtesy, loyalty and hard work. Promptness is the keynote of this modern age. Opportunity waits for no one, and the man who is always a little behind time is playing a losing game. Always on time, always producing results, is one of the highest tributes which can be paid a modern business man. Producing results is the first consideration, but this will avail little if you are not always there with them when wanted.

Business hours should be rigidly observed—no matter what they are. Five or ten minutes in the morning, trivial as it may be in itself, is a pretty sure indication of the degree of promptness which a man will show in more important matters. There is no investment more certain to pay a large dividend than courtesy. In the nerve-racking, endless rush of affairs there is nothing which leaves a stronger impression than a pleasant word or kind act, especially if it be something most men overlook. Business courtesy is largely a matter of habit, and is one of the habits we can afford to cultivate. In the army and navy, loyalty is an essential for success, and it is no less so in the business world. Enthusiasm and loyalty go hand in hand. A man cannot succeed unless he has an employer to whom he is loyal.

"There are many brighter men than he in our service, but he has stuck to us through thick and thin, and we appreciate it." The frequency with which this statement is given as the reason for success is significant. It shows that the man of the hour is the faithful man, the man who makes his employer's interests his own and whose loyalty never wavers. Associated more or less with all these requisites and overshadowing them all, is hard work. For this there is no substitute. You may be lacking in ability, in personality, or some other way, and still succeed, but if you have not the capacity for hard work you are doomed to failure. Study the lives of great men and you will see that in ninety-nine cases out of a hundred their achievements are due to the possession of this capacity.

Do not be afraid to do £2 worth of work for £1. The man who never does more than he is paid for seldom gets paid for any more than he does. The words "hard work" are nearer to holding the key to success than volumes of advice. Employers want men who combine with ambition and natural talent, honesty and the capacity for hard work. By honesty is meant something more than financial reliability. It is the quality which makes a man work without watching the clock or being afraid he will give his employer more value than he is being paid for. The honest employee brings to his work the best efforts of which he is capable, and begrudges nothing when the interests of his employer are at stake. The employees whose dishonesty is the most costly are those who would never take a penny from the cash-till, but by half-hearted efforts would rob their employers through thefts of time, and place their interests above those of the firm.

Every man who intends making himself of value to his employer, and to win promotion—and the two go hand in hand despite all the pessimists may say—must have this capacity for hard work. No matter how great the amount of your ability, how thorough your education, or how attractive your personality, these qualities are as worthless as a locomotive without fuel unless they are backed up by persistency and energy. A man may be retained for a time because of his ability but in the long run he will be

found wanting. Some day his employer will be forced to give the position which he has hoped for, and which by his natural talent he is pre-eminently fitted to fill, to a man who, although less capable, has shown himself to be a worker.

Perseverance is a quality lacking in many men. Several of them can work hard and the road to success seems clear, but when difficulties threaten they lose their grip. Others work by spurts, keying themselves up to high pitches for brief periods and then lapsing into half-hearted effort. Neither of these types is desirable. Employers want men who can be relied upon for even better efforts when the skies are dark than in times of prosperity, and who will be as persistent next year as they are to-day.

For the business man of to-day there is no such thing as taking things easy. The higher he gets the more is expected of him, and the harder he must strive. The man who does not realise that continuous effort is as essential to a general manager as to an office boy will not be of permanent value.

PROPRIETARY ARTICLES. *See* PACKING PROPRIETARY ARTICLES.

PROSPECTIVE BUYERS: How to Approach them.—Commercial representatives who have occasion to call upon a great number of "new" prospective purchasers, often pay insufficient attention to their method of approaching a business man for the first time. If a first interview results in failure, it is seldom easy to secure a second one. Everything, therefore, depends upon making a favourable impression at the first approach. The matter of dress is easily disposed of, it being sufficient to remark that the commercial representative had best present a decidedly prosperous but entirely unassuming appearance. No particular article of his attire should claim special attention.

Of greater importance than dress is the need for having something definite to say, and saying it. In offices there is greater difficulty in reaching the right man than in shops, but in each case there need be no secret made of the business one represents. Most business men who are called upon by many representatives know how tiresome it is to have callers refuse to be open about their mission. In shops it is easy to inquire of a likely individual whether he is Mr. So-and-so, naming, of course, the party with whom an interview is desired. The assistant will not feel hurt at being mistaken for the proprietor, and will generally point out that individual. In offices it is for the representative to send in with his card such a message in a few words as will arouse in the mind of the chief a desire to interview the caller. In either case there should be no hesitation in stating one's own name and the name of the firm represented, it being taken for granted that an interview will then be accorded.

Only in exceptional cases should use be made of personal introductions. There are businesses where such are necessary, but as a rule a representative should feel that the importance of his proposition, his own personality, and the standing of his house should be quite sufficient to secure a courteous reception.

The salesman, finding himself in the presence of the man sought, should be prepared with something to say which cannot fail to arrest his attention.

It may here be borne in mind that the average business man is in trade for the one purpose of making money, and that any statement truthfully made, which will indicate the possibility of increasing profit or reducing cost, will be the most likely to fall upon willing ears. That the proposition will pay a handsome dividend upon money invested is the point to be returned to again and again, the salesman concentrating upon one or two arguments to prove this side of the question rather than scattering his energies and dissipating time upon a variety of smaller matters. One thing should be proved at a time, since few minds are capable of absorbing a number of striking things at one time. When a point is made it should be proved up to the hilt, so that nobody could fail to be convinced of one's sincerity in the matter.

Too often salesmen take it for granted that the possible purchaser knows all about his firm and his goods. The party called upon does not care to draw attention to his own ignorance, and much of the good effect of the interview is lost. It is necessary to present the case in a simple way so that a boy could hardly fail to understand, and to begin at the beginning, much as the caller himself had to do when he first joined his concern.

Most people called upon proceed to raise objections. It is a sort of habit, probably of self-protection. It is true, also, that a few stock objections dispose of a fair percentage of canvassers, who, willing to leave business to look for it elsewhere, are easily dismissed. If the representative has learned to hold his ground for the first few minutes without loss of dignity or giving offence the rest is much easier, for the possible purchaser, finding that he has an earnest business man to deal with, who evidently knows what he is talking about, settles down to a conversation upon the subject presented.

It is unwise to approach any one without a definite plan of campaign, a genuine reason for taking up the time of another business man. It is useless to say that one happened to be passing and thought one would look in. It is not courteous, and causes mild annoyance to a busy man, and that is the kind of man with whom trade can most often be done.

Occasionally a prospect's mental attitude can be divined by the time one is in conversation with him. The books in his room may proclaim him a student, the almost hidden golf clubs in the corner tell of the desire to snatch a few hours from business worries, the copy of the business magazine with the turned-down leaf may indicate to the observant salesman that here is a man who will consider the opinions and experiences of other men. Attention should never be drawn to such things, they must not be mentioned in conversation; but they teach some salesmen a great deal, and they mean nothing to other canvassers.

To avoid antagonism, to have many arguments without being argumentative, to commend good points without sneering at the bad, to give a straightforward answer to every question, are most important details to remember upon a first approach. An attitude of respectful equality should be maintained, with the idea uppermost in mind that the interview will naturally be an agreeable one to both parties, and that no differences of opinion are likely to arise.

A man convinced may stay convinced, but one who has merely been

persuaded or coaxed is not to be depended upon unless the goods are such as sell at sight. If possible the prospective buyer must be so thoroughly and entirely convinced of the value of the proposition offered, and of the sincerity of the man presenting it, that he will not rest until he has made a thorough investigation.

PROSPECTUS AND FINANCIAL ADVERTISING.—To advertise a prospectus thoroughly and well, the work should be done through the medium of a respectable advertising contractor. Actual experience has shown that when companies are advertised direct with the newspapers, dismal fiascoes are usually the result.

In addition to this, the contractor, who devotes his time and experience to a study of the various organs of publicity, and the means for most effectively reaching the public eye, and thereby opening the public purse, is able to give valuable advice which, while ensuring the most efficient placing of the prospectus before the desired classes of investors, generally tends to economy, because unless some papers are omitted and a selection, which long practice has indicated as best for the purpose, is secured, a great waste of money is apt to occur.

In cases of foreign loans, municipal issues, railways, &c., the advertisement is usually inserted at length with the title at top only, but in cases of mines, patents, industrial conversions, rubber, and oil prospectuses, it is advisable to issue the prospectus in double or treble column form, displaying well that portion which is known as the "front page," due regard, of course, being given to the amount of money at the disposal of the issuing house.

Up till quite recently many company promoters took advantage of the peculiar anomaly in prices which exists with some of the London daily papers, and inserted their advertisements in single column form, repeating at intervals the Company's title. By doing this, strange as it may seem to the uninitiated, a saving can be effected, as will be seen from the following figures:—

	Cost per insertion of 300 lines inserted at length.	Cost of insertion of 300 lines cut up into lengths of 50 lines each with title repeated.
	£ s. d.	£ s. d.
Daily Telegraph . . .	28 15 0	22 17 6
Standard	28 15 0	22 17 6
Daily News	25 0 0	19 2 6
Morning Post . . .	28 15 0	22 17 6

This method of financial advertising is now generally recognised as being quite out of date for an issue of any importance, and is only adopted in cases where the amount at the disposal for the advertising is rather limited.

In the Rhodesian boom of '95 and '96, and the Cycle boom of about the same time, when the company promoter was almost too busy even so much as to check his estimates, the usual space for prospectus advertisements was single column. In one case a promoter visited the office of a

well-known agent late at night, placed his prospectus on the counter together with his cheque, and left it entirely to the agent's discretion to place the advertising in whatever of the following day's papers he thought fit. Needless to say the issue, though hurriedly put out, was an entire success. In those days the value of displayed advertising was only just beginning to be recognised, but to-day agents and promoters both recognise the value of the double column displayed advertisement, and few estimates are sent out by the agent which do not contain a preponderating allowance for double columns.

In estimating for a prospectus, no matter of what nature, it is essential to introduce the great London daily papers. A comparison of the rates for these will be seen below :—

	Single Column.			Double Column.			Treble Column.		
	£	s.	d.	£	s.	d.	£	s.	d.
Daily Mail	60	0	0	125	0	0	200	0	0
Telegraph	35	0	0	70	0	0	115	0	0
Standard	30	0	0	70	0	0	105	0	0
Morning Post	30	0	0	75	0	0	110	0	0
Daily News	30	0	0	60	0	0	90	0	0
Chronicle	25	0	0	50	0	0	75	0	0
Times	37	10	0	75	0	0	100	0	0
Express	21	10	0	50	0	0	105	0	0

The rates for the financial daily papers do not vary very greatly, as will be seen from the following figures :—

	Single Column.			Double Column.			Page Column.		
	£	s.	d.	£	s.	d.	£	s.	d.
Financial News	36	0	0	72	0	0	200	0	0
Financial Times	35	0	0	70	0	0	200	0	0
Financier	35	0	0	70	0	0	200	0	0

The above rates in most cases are for ordinary positions, but in the case of papers who make a distinction between ordinary and next Money Article or special positions, the price for the latter is considerably increased. It is quite obvious that the best position likely to bring the advertisement to the notice of the investor will be on the Money Article page, a position which is much sought after by the company promoter, and is generally advised by the advertising contractor. The financial, provincial, and a few of the London daily papers have two separate rates for both ordinary and money page positions.

The weekly financial papers vary from £12, 12s. to £21 per page, but in selecting say a dozen, the average cost can be taken at £15, 15s. per page. Provincial papers (daily) of importance nearly all charge 1s. to 1s. 6d. per line, but as the setting up is usually in larger type than that used by London contemporaries, due allowance must be made when estimating in the proportion of 10 per cent. additional—thus a 300 line in say *Telegraph*

type would occupy the space of 330 lines in most provincial papers. Double columns in the provincial dailies vary considerably, costing from £30 to £68; treble columns from £50 to £120.

Circumstances govern cases, and the advertisement contractor is the person to make an appropriate selection of newspapers in which to advertise a prospectus. Some companies would receive no support from certain localities, while capital would be freely subscribed in others. The size of the garment has to be regulated by the amount of cloth at disposal, but, putting it roughly, an expenditure of £1000 will be necessary for an issue of £50,000, £1500 for £100,000, and £2000 to £5000 for over £100,000. This is for newspapers alone.

Printing, postage, wrapping and packing of prospectuses average £6 per thousand inclusive, according to the number of pages and insets in the prospectus, and it is advisable to send out from 50,000 to 150,000 to assist in the success of the issue. Advertising in the newspapers is of little use unless assisted by a plentiful dissemination of prospectuses, and *vice versâ*, a large outlay on printing accompanied by the stinting of the advertising would be fatal.

It is the usual practice to submit proofs of the complete prospectus, if time permits, set up in newspaper type in either single, double or treble column form. These, after a very careful and elaborate system of checking and reading with the final prospectus as registered at Somerset House, form the copy on which each individual order is given, stating plainly the exact space the advertisement should occupy, the position (whether ordinary or next to the Money Article), and the date of appearance in the newspapers. Extreme care has to be observed in checking proofs and issuing copy, as in the event of an error occurring, the advertising contractor's position would certainly not be an enviable one, and might perhaps be disastrous to the success of the prospectus being issued.

In many cases, notably new processes and inventions, preliminary notices are of great utility, and should by no means be neglected if success is to be ensured. These matters should receive very careful attention, and if entrusted to a responsible agent to arrange, will be found most productive of successful results. Advance notices must be short, yet full of the salient points of the prospectus to be issued, as in the following instance:—

The Prospectus will shortly be issued of The Whetstone Tin Mining Corporation, Limited. The Company has been formed with a capital of £100,000 divided into 100,000 shares of £1 each, 75,000 of which will be offered for subscription at Par. The Board, which is an extremely strong one, comprises some of the best known authorities on Tin, and it is anticipated that under their direction the Company should enjoy a long and prosperous career. The Company's operations will extend over a considerable area in East Africa, over which they have obtained exclusive rights, and arrangements have been made to commence work as soon as possible.

At one time the public issues dragged on their weary way for a fortnight before closing the lists; but recent experience has shown that if sufficient capital for allotment is not procured in three days, it will not come at all, and perhaps some more attractive investment may come out, and withdrawals follow.

During the past few years it has been found that a successful innovation could be made on the old-established method of advertising an industrial issue by inserting an advance advertisement notice, in large type, announcing the imminent issue of a prospectus. This has the advantage of stirring up public interest before the exact details of the business are known, and is to be recommended to promoters of companies dealing with either combinations of existing concerns or with complete novelties, and has been found especially useful in the conversions of well-known industrial businesses, or the issue of further capital in such concerns.

Since the present law came into operation, there has also arisen the practice of inserting all the essential parts of the prospectus, omitting many legal details, with the statement that it is an "abridged prospectus," and indicating where the complete prospectus can be procured by intending subscribers. In cases where no public invitation to subscribe for capital is intended to be made, a statement officially advertised, showing the nature of the contemplated operations of the company and other salient features, may with advantage be made "for public information only," thus avoiding one of the most obvious objections to "no prospectus" companies, both on the part of the Press and the public.

In cases where the complete prospectus is advertised, it is advisable to append to it a copy of the application form, which spares an intending subscriber the trouble of sending for one, and will in many cases tempt an undecided reader to fill it up because it is there before him.

Should an application form for shares be attached to an abridged copy of the prospectus, it is most important that it should be clearly defined that the applicant is applying for shares on the terms of the full prospectus, as filed with the Registrar of Joint Stock Companies. The abridged copy, besides being altered to distinctly state that it is an abridged copy, should contain a statement that applications for shares will only be entertained on the terms of the full prospectus. In some instances the promoter, on receiving an application for shares which has been attached to an abridged copy, immediately forwards a copy of the complete prospectus to the applicant.

Prospectuses should be posted, without fail, not later than the afternoon before the advertising appears in the papers. Many a good company has had to suffer from remissness in this respect, and cases have been known where prospectuses were actually delivered after the lists had closed. The Post Office will not pass forward more than a certain number per day, and if a larger quantity is sent in than their resources will meet, the bundles are held back till next day. Therefore it is advisable to advertise the day after the prospectuses have been put in the post, and the day the lists are opened. Prospectuses must be faced all one way, and can be delivered to the General Post Office or certain district offices in bundles of 5s. postage each, accompanied by a slip stating the number of such bundles; the postage being then paid in cash. It is, however, infinitely preferable to have adhesive stamps affixed.

At one time Saturday was the favourite day for new issues, but such large numbers have often been launched on that day that they choked each other, and so caused a congestion. It would therefore be wise to leave the

selection of the day to the advertisement contractor, who is usually well posted as to what is coming out. Above all things, do not advertise anything fresh on any of the days of the Stock Exchange Settlement, or in the Stock Exchange holidays, and nothing whatever in August or the first two weeks of September, unless the state of the markets warrants the issue being made. During the intervals of Whitsuntide and Eastertide also, very disappointing results usually follow an appeal for public subscriptions.

After the prospectus has been issued to the public, and all details carried out, it is usual to insert in the papers an announcement as to the closing dates of the issue. This acts as a reminder to the investing public. After this, an announcement to the effect that letters of allotment have been posted is inserted, and if the capital of the company is over-subscribed, the announcement will state that letters of allotment and regret have been sent out. This practically finishes the agent's work in connection with the issuing of the prospectus. The following are examples of closing and allotment notices.

Closing Notice

The list of applications for the issue of 75,000 £1 shares in The Whetstone Tin Mining Corporation, Limited, will close to-morrow for both town and country applications.

Allotment Notice when Over-subscribed

Letters of allotment and regret in The Whetstone Tin Mining Corporation, Limited, have been posted. The issue was considerably over-subscribed.

Allotment Notice only

Letters of allotment in The Whetstone Tin Mining Corporation, Limited, have been posted.

Promptitude and Dispatch.—To illustrate the up-to-date methods of a thoroughly competent advertising agency, it might be mentioned that instructions for the advertising of a company may be sent in at 7 P.M., and on the following morning the prospectus will appear if necessary in all leading papers throughout the three kingdoms, and marked copies of those from such distant places as Leeds, Birmingham, Liverpool, Bristol, Hull, York, Manchester, &c., can be lying on the promoter's desk when he reaches his office in the morning.

P. C. BURTON.
Managing Director of Horncastles, Ltd., and P. C. Burton & Co., Ltd.

PUBLICITY EXPERT.—The volume of general advertising has become so great and its manipulation so intricate that it has called into being a new profession—that of the advertising expert. There are few qualified advertising men who use the title "expert," as to a certain extent it has been very greatly misused, and men of ability do not care to associate themselves with the term on this account.

Whilst there are many departments of advertising which have their specialists, such as the advertisement copy writer, the follow-up specialist, the rate specialist, the retail specialist, &c., there are three distinct divisions,

each of which provides a wide and profitable field of activity for the ambitious. Thus advertising men, as a class, might be subdivided as follows :—

The advertising agent and contractor.
The advertising manager—a general specialist retained by large advertisers,—and the
Advertisement manager, who controls the advertising departments of the various publications.

The Advertising Agent would appear to occupy the most important position, as he acts as the intermediary between the advertiser and the newspaper, the bill-poster, and to a certain extent the printer. It is he who actually places by far the majority of the orders, and by far the greatest volume of business passes through his hands. It would seem that this was the logical development of the business, because of the enormous number of advertisers all needing a certain amount of advice on the conduct of their campaigns, besides wishing to be relieved of the mass of minute detail connected with their administration.

The advertising agent amasses in course of time a vast store of information and valuable data which is placed at the disposal of advertisers, and by continually handling a number of accounts in many different trade classifications is enabled to give to each of his clients the experience he has gained thereby. For this reason the advertiser seeks the aid of the advertising agent, and all new business gravitates naturally in his direction.

From the newspaper proprietor's point of view this arrangement works well, since he avoids dealing with a great multitude of accounts, preferring that financial risk is taken by the agent—since the agent is directly responsible to the newspapers for payment. Quite apart from this the newspaper regards the advertising agent as a creative force, inasmuch as he is mainly responsible for bringing new advertisers into the field, they providing increased revenue in advertisements.

The position of the advertising agent is rather a peculiar one. He obtains his remuneration in the form of commission from newspapers, so it would appear that he is the servant of the newspaper. Nevertheless he is, in reality, the servant of the advertiser, who, in a manner, employs him to conduct his advertising. The advertiser, however, does not pay the agent—who receives his remuneration from the newspapers.

The term "Agent," therefore, would appear to be, to some extent, a misnomer, since he is responsible to the newspaper for payment whether he is paid or not paid by the advertiser. The newspaper sells space direct to the agent and not to the advertiser through his agent. In reality then the agent is a principal in his transactions. He actually buys advertising space like so much merchandise, and sells again at a certain profit either stated or not stated.

Whilst all agents stand in much the same relation to the newspapers, their relations to the advertiser are widely diversified.

This brings us to the fact that there are two distinct classes of advertising agents, the service agent and the cut-rate agent or space broker. At first glance it would appear that the difference between the two classes lies in the

fact that the service agent charges a high rate of remuneration for his services, whilst the space broker charges a low rate.

The Service Agent.—The difference, however, has a much greater significance. The service agent has a moral responsibility regarding the success of every campaign which he administers. He has to look carefully into the advertiser's problem and advise him as regards the methods which will in all probability make for a successful solution. He formulates the general plan of the campaign, apportions the expenditure through the various channels of advertising, and uses the press or any section of it, the hoardings, railway stations, or any other method which he considers will strengthen the campaign, quite impartially and without bias. His advice and experience must be continually at the service of his client. In short, he constitutes himself practically an advertising department to every client he has, an advertising department the yearly upkeep of which is probably much in excess of the average advertiser's yearly expenditure. His services are to a high degree professional, and quite apart from his own personal services, the service advertising agent must employ an expensive staff of specialists trained to every department of advertising to enable him to give expression to the plan of the campaign he has originated for his client.

He has to employ copy writers whose salaries frequently exceed the earnings of the average professional man. It is, for instance, a common thing in America for a service advertising agent to employ copy writers whose remuneration exceeds that of the President of the U.S.A. He employs artists who, besides being skilled in their art, possess that rare and valuable quality, the advertising instinct. He has his rate clerk, long trained in the purchase of advertising space to best advantage; his printing expert, his follow-up specialist, his bill-posting specialist, and so on. The services of all these trained experts are placed at the disposal of his clients.

The Space Broker.—The other class of advertising agent is the space broker. He has no interest whatever in the success or failure of the advertiser's venture. He merely acts as an intercepter of contracts between the advertiser and the newspaper, and to obtain business he offers to cut the commission he receives from the newspaper, and give a portion of it back to the advertiser. The advertiser who is not familiar with the real principles of advertising simply applies the ordinary method of commerce to his advertising transactions, and buys in absolutely the cheapest market. Newspaper space or any other space represents to him so much space worth so much money. If he can buy that space from the space broker at 7½ per cent. less than he has to pay for it to the service agent he will buy it. He loses sight of the fact that the space is in itself valueless, and that it is the use it is put to, together with the general administration of the campaign, that will ultimately make for success or failure of the campaign upon which he is about to enter.

It is claimed that the space-broking agent is of assistance to that class of large advertiser who retain the services of an advertising expert or advertising manager, who applies all the service and skill in conducting the campaign, and merely uses the space-broking agent as a clerk to carry on details of correspondence with the newspapers, check accounts, &c. &c.

As to whether this is a wise step or not is a very moot point. It would

seem that as advertising space is so expensive that the very best advice can scarcely be bought too dearly, and that whilst the space broker is enabled to return 5 per cent. or even 7½ per cent. of his commission to the advertiser, the service agent is worth that extra 7½ per cent. by reason of the co-operation and advice he can give to even the most skilled advertising manager.

As the majority of advertisers, however, could not possibly afford to pay the immense salaries that are expected and obtained by advertising experts who specialise for one firm only, it follows that the majority of advertisers should entrust this advertising to the service agent if they wish their campaign to be administered judiciously and with chances of ultimate success.

One thing is certain, that where the space broker is merely used by the advertiser as a buyer of space, which he, the advertiser, through his retained expert chooses and definitely decides upon, there can be no great danger that the advertiser will receive injudicious advice from an outside source. Where, however, the advertising agent cuts his commission and is allowed to advise on the conduct of the campaign, it is certain that he will recommend mediums which will show him the greatest commission, irrespective of their value to the advertiser. The margin of profit to any advertising agent is a small one, so when it is cut to 5 per cent. or even 2½ per cent. it is impossible to make a business pay unless there is some other source of revenue. This other source of revenue generally comes in extraordinary and special commissions from outside mediums, whose only claim to an advertiser's or an agent's patronage is that they give a large commission, it being a fact that the newspapers most valuable as advertising mediums do not give high commissions.

It is now beginning to be acknowledged on all sides that the wisest course for an advertiser to adopt is to deal with a fully equipped service agent, receiving the benefit of his impersonal and unbiassed advice regarding the conduct of his campaign, and in return allowing him to retain his full commission. The advertising agent should be able to advise on almost any phase of the advertiser's selling problem. He should understand thoroughly the distribution of goods, and understand how to treat the trade on any given problem; be familiar with the different characteristics in different sections of the country; be able to buy space at the lowest possible net rate from the various newspapers; know the cost of posting, printing, and, in fact, every detail that has to do with an advertising campaign. Such an agent can render the advertiser very valuable service.

In choosing an advertising agent, the advertiser would do well to bear in mind that no kudos is attached to handling an account at a cut rate, since the agent thereby admits tacitly that he makes no claim to any particular advertising ability, and bases his claim to patronage on the return of commission only.

The service agent takes a hand in the selling problem, right after the finishing of a manufactured article. He advises in everything that has to do with placing the manufactured goods into the hands of the ultimate consumer—the general public; and it is in the preliminary discussions and conferences with the advertiser that the service agent renders the major part of his services. Before any expenditure is entered into at all, the whole ground requires looking over very carefully; and the plan of campaign

suggested either by the advertiser or by the agent requires careful discussion and alteration until it is finally acceptable and looks reasonably probable to be successful. Such an agent as we are now referring to spends all his time in solving similar problems to the particular one he may be considering in this initial stage. He has to think of various markets, the various means of promoting sales, and is continually solving small minor difficulties throughout the length and breadth of the country in all sorts of different trade classifications.

His knowledge, therefore, is of a very general and comprehensive character. He is enabled to draw upon his experience and point out the weakness of this or that method, and suggest ways and means by which certain weak points in the plan may be strengthened. This preliminary work is of a most exhaustive character and frequently takes considerable time. In the case of a large tweed manufacturer advertising his product for the first time the investigation of the market beforehand took nearly eighteen months, from the time the problem was first taken in hand until the press advertising ultimately appeared. Some advertisers are impatient of such a delay, but to make success sure it is always advisable that the ground be thoroughly looked into and a plan be mapped out before advertising starts. When advertising has once started, the service agent advises all along the line. If difficulties crop up, he confers with his client and aids in their solution. In short he is retained as the professional adviser of the advertiser. The interest of the advertiser and the success of his own organisation are bound up in the success of his clients.

The Advertising Manager.—No matter how complete a service an advertising agent renders to his client, it is practically impossible for him to personally advise upon every minute detail in connection with the campaign. The necessity, therefore, has arisen that firms who spend a large amount of money in advertising employ an advertising specialist who is generally termed the advertising manager. His work is one that calls for a very high degree of ability, soundness of judgment, and quickness of decision. He deals with the inner details of the advertising, more especially with regard to the trade; or, if correspondence with the public is entered into, with the proper administration of that department. He is also in control of the "follow-up" system, if one is in use in connection with the campaign, and in short, with all the many and intricate details which occur at head offices, and which the advertising agent cannot possibly see to himself. The morning's correspondence, for instance, generally calls for a number of decisions or alterations to be made in the details of the advertising plan. Hundreds of retailers write for this or that or the other, and only an advertising man can answer them and deal with their correspondence correctly. When the public write in great numbers to an advertiser their correspondence must be dealt with from an advertising standpoint. Then again there is the production of the various literature which the advertiser issues from time to time in the shape of booklets, folders, form letters, &c., and all the general detail work which appertains to the selling department of an advertiser's business. In short, advertising is becoming so closely bound up with the whole machinery of selling, that the advertising manager and the sales manager are frequently one and the same person, because the

duties of two such positions are so closely allied. The sales manager, who interviews the travellers and deals with the trade generally, is in a better position to deal with small matters appertaining to advertising and *vice versâ*. Therefore, it is of frequent occurrence that both these positions are merged into one.

Advertising managers of proven skill and ability can command tremendously high salaries from large advertisers, as much as £3000 per annum being given for the services of one man in this capacity. He will very frequently organise under his control a large and expensive advertising department, numbering twenty or thirty clerks and typists, more especially if the "follow-up" system is worked to any degree of thoroughness. Of course, very few firms indeed can afford to pay such a salary to an advertising manager, but in accordance with the firm's spending power so they are enabled to secure services of men fitted to administer campaigns of various dimensions and varying importance. Advertisers are warned that they cannot expect £3000 a year work from a 30s. a week clerk, and herein lies one of the peculiarities of the advertising business. Any person at all can call himself an advertising expert. He may be a compositor, printer, a canvasser, a bill-poster, he may be one of the rag-tag and bob-tail of advertising—still he can call himself an advertising expert, and there is no one to gainsay his use of that title.

A skilled advertising man, however, of the professional class always has his record, and in accordance with the brilliancy of his record will the amount of money necessary to retain his services increase. It is a notable fact that the majority of skilled advertising men eventually find themselves connected with the advertising agency business, since that business offers a higher rate of remuneration for their services; but it is business which is of a most strenuous character and calls for the sacrifice of a great deal of time, constant application and hard work, so that some men prefer the steadier and more concentrated work of being attached to one firm only.

Conditions of Success in the Advertising Profession.—It is significant to note whilst dealing with the advertising manager and the advertising agent that the supply of skilled advertising men has never yet reached the demand. The positions which are vacant throughout the country for the right men to step into them are very valuable ones, and are only available to those of the highest possible and proven ability. The scope offered in this profession to young men is something enormous, and has never yet been realised to the extent it should be. Whilst the advertising schools have done much to spread a deal of knowledge regarding advertising, it is knowledge only of a theoretical and not of a practical character.

The main quality which is necessary to make a successful advertising man is that of absolute enthusiasm for his chosen profession. There should be nothing in connection with the business too insignificant for attention, no side-line of advertising which should be too unimportant for him to follow up and get to the bottom of. He should thoroughly understand printing; he should be a writer of strong forcible English; he should have some artistic ability. He must be possessed of an evenly balanced sense of pro-

portion, and must understand human nature. It is not too much to say that the most successful advertising is built upon a keen and close knowledge of human nature. Advertising appeals in a hundred ways to the human emotions, and the success of the appeal depends upon how, when, and why it is made.

The Advertisement Manager is another type of advertising man or advertising specialist, whose duties are confined to certain distinct channels, and whose knowledge might be regarded as special knowledge quite distinct from that already alluded to. He takes complete control of the advertising columns of the paper or periodical with which he is associated. Sometimes an advertisement manager will control the advertising columns of one paper only; or he may control the publicity columns of a number of papers that issue from one publishing house. Whatever may be the number of papers he controls his aims are invariably similar, since they are primarily to fill the advertising columns with advertisements. He must keep a close watch on the general appearance of his advertising columns and guard very closely the interests of his paper from a financial standpoint. He must see that his advertisements are kept in line with the general policy of his paper, and in line with decency and public taste. In a measure the advertisement manager is not called upon to exercise the same breadth of vision and ability as the skilled advertising agent or the advertising manager. He does not concern himself with general advertising or campaign work. First and last he represents his own paper, and the whole of his energy and ability is devoted to keeping his advertising columns in a flourishing condition irrespective of the welfare of the advertiser, which is some one else's business. The position of advertisement manager gives wonderful scope for individuality of methods and personality. For one thing, he should never forget that he has an interest in the ultimate success of the advertisers who use his columns. The advertisement manager who seeks to make a success of the proposition he is handling, sees to it that advertisers who use his columns, use them to their own, as well as to his, profit. Therefore, he will frequently hesitate before attempting to sell space to an advertiser whose wares his experience tells him will not meet with a ready response in his columns.

An advertisement manager's position on his paper is a very important one, and very often he is more highly paid than the editor himself. In a measure it is to him that his proprietors look for revenue. It is acknowledged that the main revenue of a publication comes through its advertising columns, and the advertisement manager is he who ordains and arranges exactly what revenue comes in during any given period. The advertisement manager arranges what shall be the rate that advertisers shall pay for space in his columns; he arranges the advertising agency commission, the discount which will be given for certain numbers of insertions in his paper, which is known as a "series" discount; he arranges the special prices for special positions; he arranges the position of every advertisement, sees that his advertising columns are kept clean, and a proper use is made of them by the person to whom he sells them. This constitutes a very arduous duty, as the demands of advertising agents and advertisers become more exacting from day to day, and the advertisement manager is in the position of having frequently to

refuse large advertising contracts because the advertiser or advertising agent desires to make use of the columns he is purchasing in a manner which the advertisement manager thinks is not to the good of his paper. Again, there are always to be found certain conditions appertaining to certain papers with regard to the display of advertisements. Very few papers indeed will allow an intensely black block to appear in their columns since they consider it disfigures their general advertising space. This in itself is a matter which calls for very wise supervision at times. The advertisement manager will frequently refuse a large advertising contract simply to protect other advertisers in his paper. He considers an intensely black block would so far overshadow and disfigure his paper that the public would not be inclined to peruse his advertising columns, and he, therefore, considers it is better for him to refuse a contract than to take it and very probably lose other business in consequence thereof. It is the province of the advertisement manager to know his paper thoroughly. Although he is nominally the advertisement manager, he, in all probability, knows more about the circulation and the class of people to whom he appeals than even the proprietor and the editor himself. He must be in possession of this knowledge, because it is upon this knowledge that he bases his appeal to the advertiser. He finds out what sort of circulation his paper has, he finds out where it goes, the quality of its circulation, and the results that other advertisers gain from his columns; and when armed with this information he bases his claim upon it to the advertiser for his patronage. This, of course, is the broad method of going to work as regards attracting advertisements to columns of particular papers, but there are other individual schemes which are individual to certain men and certain publications. It will be noticed that the rate cards of various publications differ considerably. The advertisement manager generally compiles these in accordance with his judgment as to what conditions will be most suitable to the people from whom he expects orders. There is no set rule for arranging a rate card, there is no regular rule for commission allowed by any paper, nor is there any regular rule regarding the positions of advertisements. Every paper differs in its charges and its commissions. Every paper differs in its charges and its methods of making these charges. Whereas some newspapers maintain what is called the "flat" rate, and charge so much per inch for space in their columns, and give a discount of 10 per cent. to the agent, allowing no other discount whatever, there are other papers who allow a discount of 10 per cent. or 15 per cent., and then on top of that other discounts of 5 per cent., 12 per cent. for a series of insertions. There are papers again who accept no blocks at all, and who allow only type advertisements in the paper. Certain other papers will only allow type advertisements displayed in specified type, and so right through the list. Each paper has its own conditions, which are arranged by the advertisement manager and published in printed form to agents and advertisers.

The advertisement manager, while dealing personally with details as mentioned, and while personally interviewing the largest users of space in his columns, generally maintains a staff of canvassers who canvass advertisers and agents direct. These canvassers are generally specialists in certain directions. We find, however, that one man canvasses the motor

people, whilst another looks after the advertising agent, still another makes his speciality the drapers in the West End of London, or in some other locality, and still others again do nothing else but canvass the provinces.

The advertisement manager is to an extent like a general having command of a certain corps of officers, whose efforts he directs, and the success of their efforts are largely resultant upon the plans and scheme which he arranges for them to work upon.

The advertisement manager also prepares the literature which enforces the claims of his paper to the notice of the advertising agent and the advertiser. As has been said, he knows his paper thoroughly, and makes use of the most salient points to enforce upon the advertiser the advisability of using his columns. The advertisement manager cannot be looked upon as an educational factor such as the advertising agent, because he represents the interests of his own paper, and not those of any other paper. The advertising agent on the other hand represents no one paper particularly, but puts the broad case and chooses each paper on its merits. At the same time the experience which most advertisement managers have gained over a number of years has been found to be invaluable to advertisers, especially when exploiting a new article. *See* ADVERTISING.

J. Murray Allison.
Advertising Manager of "The Times."

PUNCTUALITY: How to enforce it.—Many employers of labour are particular to ensure punctuality in their works where the workmen are paid by the hour and by the day, and in cases where they are paid by the piece—the importance of this being evident from the beginning. The same employers of labour, though particular to see that their workmen come in at the hour they should start work and to penalise them if they fail to do so, are very often lax in their conduct of office affairs. Employers of large numbers of clerks, stenographers, and typists complain that it is almost impossible to secure punctuality on the part of their employees. Their difficulty is the necessity of differentiating between clerical workers in the office and people employed in various capacities in the factory. It is assumed that workers in the office are on a different basis from the people employed by time in the factory or workshop. In many cases advantage is taken of this assumption by the staff employed.

As a matter of fact the employer of labour is faced with the same problem of making the most of the time he bargains for in his office as he is in the workshop, although he may sometimes fail to realise that this is so. Unpunctuality in an office staff can slow down the operations of a large firm almost as much as a lack of punctuality in a working staff. It is therefore essential to the proper conduct of the office that the hours agreed on should be observed as a mere matter of business economy. Again, an office which is unpunctual suggests a grave lack of discipline. If members of a staff are allowed to come and go when they please, this laxity may be a cause for slackness affecting the whole of the day's work when they do arrive at their duty.

Of methods of supervising office staffs there are many to ensure

punctuality, beginning with a general check by the head of an office department. This, the commonest method, is not satisfactory, because the member entrusted with this work may be often away, his train may be delayed, or he may be allowed more latitude than other members of the staff and develop unpunctuality himself. As far as possible all methods of ensuring punctuality should be automatic, and it is unwise to depend upon the supervision of any member of the clerical staff, unless his reliability and fairness is so exceptional as to be unquestioned. Even then his personal supervision is apt to become irksome, and sensitive members of the staff impute his interference with their comings and goings to personal resentment. In all questions of time a certain amount of dispute must arise, and where the matter is adjusted by the personal supervision of one man, ill-feeling is apt to be engendered.

A simple method of checking office time is the time-book at the entrance of the office itself. Many large firms find this quite successful. A book is placed in the central office through which room every member of the staff passes, and on arrival each is expected to sign. Most firms employing this method agree that nine o'clock shall be the hour for commencing business, and allow five minutes for errors in travelling, late trains, delayed trams, and other incidental irregularities which cause delay. The members of the staff who arrive to time sign as they enter, one under the other. At five minutes past nine a line is ruled across the page for that day immediately after the last arrival. Members entering after 9.5 are obliged to sign under the rule, and all who sign under the rule are classed as late. The result is that each day a return is made of the people who are there before 9.5, who are regarded as keeping satisfactory time, and people who arrive after that time, who are classed as unpunctual.

In carrying out such a system most employers have a return made from this time-book each week, and in handling late arrivals they use their own personal discretion. The weekly return should show every late arrival during the six business days, and an employer who is in close touch with his office ought to be able to appreciate the significance of every item in the return. For instance, a wise employer would not admonish an employee who, though generally punctual, happened to lapse once or even twice. On the other hand, where a return shows the practice of arriving late has become common to the extent of being a habit, such a member of the staff is usually interviewed by the principal. The best method of procedure is to ask for an explanation, because a usually punctual servant might be late three or four days in a week for reasons which would possibly entitle him to sympathy. Such explanations given would be considered satisfactory, and a lapse from punctuality would be overlooked.

The time-book ruled out on this plan shows the delinquents each morning, so as to bring before the notice of the employer those members of his staff who are persistently late, the actual offenders with whom it is necessary to deal. The sensible employer is inclined to the opinion that the man who is always stretching the time he should begin work to the latest possible moment, has a doubtful interest in the business of the office generally. Very frequently this question of punctuality is a guide to the value of the service

he gives his employer. The man who is persistently late two or three times a week should be asked for an explanation at the end of the first week. If the explanation is not reasonable, he should be cautioned ; if during the next week the unpunctuality goes on, a further explanation should be demanded, and if at all unsatisfactory some penalty should be enforced, a fine being usually deemed sufficient to meet the case. If, in spite of warning or fining, the habit of being late is pursued for the next week, drastic measures would have to be taken. The employer would then have the choice of two measures, either a temporary suspension or dismissal, an extreme measure being necessary as a significant example to influence the rest of the staff.

A fertile cause of unpunctuality in offices is the question of overtime. In a factory or mill a worker generally draws a rate of pay based on the time worked. In an office it is rare to make allowance for overtime services. Frequently a man who works an hour or two after the usual closing time in the interest of some special emergency turns up late the next morning, under the impression that he is entitled to this indulgence for his services over-night. This explanation is very frequently given in large offices where many of the clerks cannot possibly leave at the usual hour, and any reprimand for unpunctuality in the morning is usually resented by workers who have stayed after the accustomed hour. The attitude of the employer in this case would be to insist that punctuality must be observed, the suggestion being that the minutes or portions of an hour lost in the morning on this excuse are unwarranted, and that if the time had been worked, the length of overtime necessary the night after would have been so much less. It is obvious that a man who comes in late one morning and stays half-an-hour later the next night is simply making up the shortage of time caused through his unpunctuality the day before. If he had given proper attention to his work during the day, starting punctually, the need for overtime would not have arisen.

In questions of office discipline this matter of overtime sometimes presents a difficulty. It happens that overtime is not due to the lack of punctuality on the part of employees, but to the interior circumstances of the office organisation. Work which has to be left to the last minute is thrown upon the punctual clerk, who has to stay after the usual closing time to see that the work is carried out. If this habit of office routine is continued, it is almost impossible for the employer to secure punctuality without adjusting the personal grievance of the unpunctual one, who claims a special allowance for over-night service. The readjustment of this grievance may proceed along one or two lines. If three members of a large staff have to stay late regularly, there is a defect in the organisation of that department. Rather than allow it to be made an excuse for late arrivals the next morning, the employer would do well to organise his office so that this kind of justification could be eliminated. The best method would be to examine the work of the whole staff and see why an undue burden had been placed on one or two men, more fairly apportioning the tasks all round, so that the late hours might be avoided. Or if one or two members of the staff are obliged by the peculiarities of the office to take a later duty for the purpose of meeting

special emergencies, it would be as well to establish hours for that particular class of work. Thus clerks who are employed on work that does not require overtime might keep the hours from nine till six o'clock, while clerks who have special duties to perform, keeping them an hour later, might be entitled to start at ten o'clock the next morning. It is better to make this concession a matter of right under peculiar circumstances, than to leave the clerk to adjust his time according to his own ideas of fitness, and technically to commit a breach of office discipline which is jealously noted by the rest of the staff. When temporary overtime is unavoidable, the wisest course is either to make special hours for it or a special allowance in pay. To allow it to be used as a reason for breaking office regulations by one or two members out of a staff of thirty or forty, has an unsatisfactory influence throughout all departments of the business. An alternative suggestion would be to consider, if one or two members are needed to work overtime regularly, whether the duties could not be so arranged that every member of the staff shared the work in turn instead of leaving the late hours on the shoulders of one or two men.

Almost better than the rude book of signatures is the automatic time-register machine, which is described in this Encyclopædia. *See* TIME CHECKING. This is an automatic device governed by its own clock, which records the actual time of every member of the staff as he enters or leaves the office. About this there can be no dispute. The machine not only shows who are actually late, but the amount of time lost by the employee. Again, it may be used for the luncheon hour, entering the man out and in, so that one can check cases where the employee departs five or ten minutes after his accustomed hour. Similarly the machine can be used to indicate the departure at night, thus giving a complete record of overtime; so that when it is used as an excuse for unpunctuality the matter can be satisfactorily adjusted with the actual figures before the principal.

The difficulty of time registers of this type in an office is that clerks and workers of a similar character regard it as a method which they ought to resent. They consider they are not socially of the same status as the working people employed in the factory, and resent being treated in the same way. Difficulties have arisen in offices through the introduction of this machine for such a reason. This influence may be corrected by tact on the part of the employer. If one of these time-recording devices is used, the principal himself and all heads of departments should have numbers allotted to them and be cheerfully punctilious in indicating their arrival on the machine. The example set is generally sufficient to counteract the suggestion that the workers in the office are being put on the same footing as the people in the factory. As time goes on, and the absolute fairness of this machine is established, the resentment quickly dies away, and if sufficient care is exercised in dealing with backsliders the unpunctual habits of an office will be found to be on the improve. A great point in office discipline is to see that every one is amenable to the rule, and to make as few exceptions as possible to members who are privileged to start later than the ordinary business hours. The ideal condition is to have no such exceptions. If the head of a department is permitted to come in half-an-hour later, his

staff will almost certainly become correspondingly lax. Even when they arrive to time they are very apt to spend the half-hour between 9 o'clock and 9.30, the time when the head of that department arrives, in doing anything but the actual work for which they are employed. It is almost impossible to enforce punctuality unless prominent members of the staff cheerfully subscribe to the office routine.

In retail shops where a large number of hands are employed, the same problem of unpunctuality is apt to assert itself. The best solution in this case is certainly the time-registering machine. In a shop with many departments the practice of signing on or personally reporting oneself is awkward and loses a great deal of time. In addition, people who are actually in time have sometimes to wait just sufficiently long before signing on to put themselves late. This difficulty is avoided by the time register, by which any number of people may record their arrival with only the loss of a fraction of a second. In addition, in a large shop with two or three entrances, all some distance away from the various points where the members of the staff work, the automatic register simplifies the task of checking time, as one may be placed at each entrance.

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RAILWAY ADVERTISING. *See* OUTDOOR ADVERTISING.

RAILWAYS AND COMMERCIAL TRAVELLERS. *See* COMMERCIAL TRAVELLERS AND RAILWAYS.

RAILWAY CLERKSHIPS.—There is a tale told amongst railwaymen of a certain general manager who commenced his career as a van-boy. It is said of him that after a few months' service in this humble position he secured a junior clerkship, and continued gradually to evolve till he eventually became the "controller of destinies"—as a general manager is termed—and this story, although it may have, and probably has, gained a little in circulation, as stories will, nevertheless tells what are the possibilities of the service. For certain it is that the railway calling offers many rewards—though, of course, every employee cannot be a general manager—and, as in law and literature, success attends the most efficient.

A Word of Warning.—The youth who intends to adopt a railway career should be very careful in his selection of a company, else, in spite of his persistent efforts, he may never realise his hopes. The prime object of this Encyclopædia is to be thoroughly reliable and trustworthy and complete as a guide in the choice of a profession, hence the outspokenness of these remarks. Many a promising and intelligent lad has had his life blasted by entering a fifth-rate company. It is easy enough to get into the service of some railway companies, because practically the only qualifications necessary are that the applicant shall be able to read and write, and know how to make a simple calculation, but those companies should be shunned as

offering no inducement to the ambitious. To get into the service of the leading companies, however, is not so easy a matter, as may be gathered from the fact that the list of applicants for posts as junior clerks is, as a rule, a pretty long one. From this the reader will see that it is prudent to make early application, and should there be no vacancy at the time of writing, to ask that his name and qualifications may be recorded for future consideration. By the way, such applications should always be addressed to the general manager of the company.

The age limit with the best companies—take the London and North-Western Railway Co. as an example—is fourteen to fifteen, and applicants for junior clerkships, who must be of respectable parentage, are required to pass an examination consisting of composition, writing from dictation, and arithmetic comprising interest, proportion, addition, practice and decimals. Those are the subjects which must be taken and passed in order to secure an appointment with the London and North-Western Railway Co., one of the leading lines, but he is a wise lad who also acquires a knowledge of both shorthand and typewriting. It is not essential that he should know or be proficient in these latter subjects, but it will go a long way with him if he is able to say that he has a knowledge of them, for railway managers, in common with all other business men, find them extremely useful in the successful and speedy conduct of their affairs.

Junior clerks commence with a salary of £20 per annum, and receive an annual increase of £10 until £55 is reached. Thenceforward increases are given every eighteen months or two years, and in accordance with merit. The maximum depends, of course, upon the position held—as to which later. In addition to this, special travelling facilities are given, namely, two free passes per year, and privilege tickets as often as required, at the rate of quarter fare. These privilege tickets are interchangeable with the majority of the other companies in the United Kingdom, and the free passes also can be secured over any other company's line.

The hours vary. In London, in the general manager's office, they are, as a rule, from 9 o'clock till 5 P.M., with an hour for lunch at midday, and 9 till 1 on Saturdays; in the London goods offices they average about the same, but here there is also a night staff who go on duty at 6 o'clock P.M., and work till late in the morning at invoicing and seeing to the dispatch of goods; but in the country the hours are longer, ranging from 9 till 7 and even 8 o'clock P.M., with an hour and a half at midday and a half hour for tea.

As to the qualities which make for success in the railway calling, these are, primarily, willingness, obedience, and loyalty. It must be understood, of course, that these remarks are intended for the youth on the threshold of his career, to whom it is always best to speak without equivocation. The lad who is perfectly loyal, who regards the company's business as his business, and not a matter to be talked about with an unwise flippancy outside the office, and who is willing to *obey* an order, has not long to wait before he is placed in a position to *give* an order; and from thence onwards practically everything depends upon himself. Early in his career—if not before he actually enters upon it—he should learn how the railways as we know them

first came into being, and what has been their history since their birth. For just as a medical student must read up biology and physiology in order to become a doctor or surgeon, so must he know something of the evolution of the railroads to appreciate the exact nature of the hundred and one problems which are bound to arise during the course of his life. After he has learned, for example, that our magnificent iron railways had their origin in wood tramways, which were laid more than two hundred years ago in the mining districts of England, for the conveyance of coal to the seaports, and further, that the first iron railways were constructed simply as improved roads over which the public could, upon payment of tolls, *take their own engines and carriages and trucks of merchandise*, he will be able to understand—as he should understand—why so many of the waggons which pass over his company's line are owned by private firms, and why all the rates and conditions are not uniform. It is only by intelligent study in this way of the evolution and history of the lines and the laws relating to them, that the ambitious youth can hope to befit himself for the higher posts. In this connection M'Dermott's handbook entitled "Railways," published by Methuen & Co., price 2s. 6d., will be found extremely useful. Some further hints as to how and where the most useful information for the guidance of the student is to be obtained, is given in the article entitled "Stationmaster and Goods Agent," to which the reader's attention is now directed.

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RAILWAY CONSIGNMENTS.—To the trader who is desirous of establishing and keeping a reputation for the expeditious handling of the orders intrusted to him, a correct knowledge of the art of consigning by railway is necessary. And to the merchant who has frequent dealings with railway companies such information, combined with a knowledge of what to do and how to do it when receiving goods from the hands of a railway company at the journey's end, is absolutely essential. But, owing to the numerous laws and restrictions which railway companies impose upon the public, an intimate acquaintance with the above-mentioned subjects is, as a rule, only gained through a long and wearying experience—an experience usually attended with many vexations.

To those, then, who desire not to go the way of the majority, but seek a short cut to the same end, these instructions will be useful.

On the Art of Consigning.—It is the practice of a railway company to obtain a signed declaration from the sender of each consignment handed to it for transmission. This declaration is known as the "consignment note," and after setting forth the conditions under which the goods will be carried, contains blank spaces for answers to the following questions: To what station to be sent; consignee's name; consignee's address; number of articles; description of merchandise; weight; who pays carriage.

There is no law making it compulsory for the sender to fill in this form, and the company cannot therefore—unless the goods be of an explosive nature—compel him to do so; but when it is explained that different classes of goods are chargeable at different rates, it will be seen that it is much

to the sender's interest to fill in the forwarding note, both *fully* and *accurately*. For instance, there are three rates for the carriage of ink, namely:—

Ink, except printers', in cases, crates, or casks . .	2nd class
„ printers'	3rd „
„ E.O.H.P. (or undescribed)	4th „

So that a case simply described as "ink" would be charged at the 4th class rate. Thus, suppose that a trader handed to the L. & N.-W. Railway Co. at Broad Street Station, London, for transhipment to Leeds, a case of ink, and gave no indication of its kind—whether writing ink, printers' ink, or ink for any other purpose—the invoice clerk, acting upon the instructions of the company—which are to the effect that all undeclared parcels are to be charged at the highest rate applicable—would charge the carriage at the highest rate, which, between the two stations mentioned, would be 56s. per ton. And assuming that the case weighed 1 cwt. 2 qrs., the cost according to the "smalls" scale would be 5s. But if the case contained writing ink, and were declared as such, the carriage would be calculated at the rate applicable to that particular class of goods, namely, 39s. 4d., and the cost of carriage would be only 3s. 7d., or 1s. 5d. less. From this it is clear that strict attention should be given to this detail, for, as shown above, a considerable saving can sometimes be effected thereby. This point will be more clearly realised when it is stated that parcels of which *no* description whatever is given are charged at the very highest, *i.e.* the 5th class rate, whereas in all probability a much lower rate may apply to them.

It may be observed in passing that false declaration is an indictable offence—that is, of course, when it is proved that the goods have been falsely described *wilfully*, and with the intention of fraud—and is punishable by a heavy fine. Numerous cases are on record where unscrupulous persons have endeavoured, by these deceitful means, to obtain the advantage of a lower rate than that to which they were entitled. For instance, a certain person named Cobb endeavoured to cheat the G. E. Railway Co. out of one shilling, by falsely describing a parcel of goods as "empties," but was detected and fined £7, 1s. 6d., with an alternative of six weeks' imprisonment (*G. E. Railway Co.* v. *Cobb*). In a similar case (*G. E. Railway Co.* v. *Banham*), the defendant had endeavoured to obtain a reduction of 1s. 4d. on a parcel of merchandise by attempting to pass it as "empties," and for this he was fined 40s. and costs, £5, 15s. 6d. These practices are only mentioned to be condemned.

There is another reason why the sender should be careful to give a full and accurate description of the contents of a parcel. It is this. If a parcel of goods be lost or damaged in transit, and it happens to have been falsely declared, the company is sure to seize upon that fact as an excuse for refusing to recompense the sender. In such a case it is futile for the claimant to urge, in support of his claim, that the wrong description was given in ignorance and with no improper intent, or that he has been charged at the highest rate for carriage, for the company is sure to prove unyielding.

It is not one degree less important for the sender to declare, whenever possible, the *actual gross weight* of the package or packages which he wishes the company to forward, for, as will be seen from what follows, a few pounds

in weight often makes a considerable difference in the charges. For instance :—

cwts.	qrs.	lbs.			s.	d.
0	2	14 @ 100s. (small scale)		=	4	3
0	2	15 @ 100s. „ „		=	4	10
		Increase . . .			0	7

Again—

cwts.	qrs.	lbs.			s.	d.
1	2	0 @ 150s. (small scale)		=	12	3
1	2	1 @ 150s. „ „		=	13	3
		Increase . .			1	0

Thus it will be seen that although the actual difference is only 1 lb., 14 lbs. is charged for, as all fractions are reckoned as 14 lbs. Of course, a railway company weighs each consignment, the quantity of which is not declared by the sender, but owing to the fact that the bulk of the traffic handed to a railway company for transmission is not delivered to it until late in the day (if traders would only realise the importance of delivering early, this would not be the rule), the station porters are not able to give as strict attention to this matter as might be desired. Hence it is essential that the weight should, if possible, be declared by the sender, for, as shown by the two illustrations given above, this may prove profitable. In one instance the difference of 1 lb. increased the charges by sevenpence, and in the other instance to the extent of one shilling!

In passing, too, it should be noted that fraudulent declaration of weight is as indictable an offence as a wilful wrong description of goods. In three cases where fraud of this kind was proved, fines amounting to £74, 5s. 6d. were imposed, with nine months' imprisonment as an alternative (*G. E. Railway Co.* v. *Aarons*).

In this connection, too, a word of advice as to live stock may be given.

As is well known, the number of cattle which may be loaded into a railway truck has been fixed by Board of Trade regulations. For example, the following are the maximum loads of pigs :—

Part truck	12 pigs
Small „	25 „
Medium truck	30 „
Large „	35 „

But it is when the dealer has a larger number than he can conveniently get into one truck that he should exercise care.

Thus, suppose a farmer in Cullumpton had a consignment of, say, 47 pigs to send to Reading, he would find, of course, that he had 12 more than a full truck load, and for these he would doubtless order a part truck. The railway company would then calculate the charges at the following scale :—

	£	s.	d.
Cullumpton to Reading, part truck	2	5	6
„ „ small „	3	0	7
„ „ medium truck . . .	3	7	3
„ „ large „ . . .	3	19	3

which would work out as follows:—

		£	s.	d.
Large truck, 35 pigs	=	3	19	3
Part " 12 "	=	2	5	6
		£6	4	9

But a moment's reflection will show that had the farmer ordered two small trucks at £3, 0s. 7d. each, he would have effected a saving of 3s. 7d. on the transaction, and, in addition, would have had a larger space for the convenience of his pigs, as there is more room in two small trucks than in one large and one part truck.

The same rule operates in the majority of cases, as the following illustrations will show:—

	£	s.	d.
Sidmouth to Reading, part truck	2	10	0
" " small "	3	7	3
" " medium truck	3	14	5
" " large "	4	7	11

	£	s.	d.
Large truck . . .	4	7	11
Part " . . .	2	10	0
	6	17	11
Two small trucks . .	6	14	6
Difference . .	0	3	5

	£	s.	d.
Uminster to Reading, part truck	2	1	0
" " small "	2	14	4
" " medium truck	3	0	6
" " large "	3	11	0

	£	s.	d.
Large truck . . .	3	11	0
Part " . . .	2	1	0
	5	12	0
Two small trucks . .	5	8	8
Difference . .	0	3	4

Concerning Rates.—Save one or two classes of merchandise, to which only special rates and conditions are applicable—as, for instance, explosive goods, or goods of an unusual bulk or length—there are two rates for the carriage of every class of goods by rail—one known as the "company's risk," the other as the "owner's risk" rate.

The conditions of carriage applicable to goods carried at each of these respective rates naturally vary considerably. For example, with goods forwarded at the company's risk, the company undertakes the ordinary liability of a carrier, whereas, with goods consigned at the owner's risk, the sender accepts the responsibility.

The latter is the one commonly used by the trading community, for by having his goods carried at this rate the merchant effects a considerable saving in the cost of carriage—approximately 39 per cent. on parcels sent by passenger train, and 25 per cent. on consignments forwarded by goods train. This is a great consideration to the trader who does a big business with railway companies, but before a company will consent to carry his goods at the reduced rate, the trader has to give an undertaking in writing that, as a set off against this concession, he agrees to relieve the company of all liability for loss, damage, delay, misdelivery, or detention that may occur during transit, except upon proof that such loss, damage, delay, misdelivery, or detention arose as a result of wilful misconduct on the part of the company's servants.

It will be seen that this contract has a very far-reaching effect, for it is only in rare—exceptionally rare—cases that the sender is able to fulfil the conditions required of him under this agreement when he claims for loss or damage.

Having decided which of the two conditions he will accept—*i.e.* the owner's or company's risk—the sender has next to consider whether his goods are to be forwarded to a "local" or "through" station. A "local" station is a department owned by the same company to which the goods are handed in the first place, and a "through" or "foreign" station, as it is sometimes called, is one situated on the line of another railway company. If the parcel is addressed to a local station, there is no need to give instructions as to the rate, but if it be consigned to a through station, the sender should be careful to consign it at a *through* rate, especially if consignments are frequently to pass between the same points.

Possibly there may be no through rates in existence, in which case the receiving company would, were no other instructions given, enter the consignment forward to one of its own junction stations, there to be transferred to a forwarding company with the charges for the first journey entered forward as a "Paid on," but the charges incurred by double booking in this manner would amount to a considerable and excessive sum.

A railway company cannot refuse to grant a trader through rates for the carriage of his traffic, as it is decreed by the "Regulations of Railways Act, 1873," that railway companies are bound to "grant through rates, and to afford all reasonable facilities for the conveyance of traffic without delay or partiality," also that, "every railway company shall keep at each of their stations and wharves, a book or books showing every rate, for the time being, charged for the carriage of traffic, other than passengers and their luggage, from that station or wharf to every other station, wharf, siding, or place to which they book. Every such book shall, during all reasonable hours, be open to inspection of any person without the payment of any fee."

Sometimes it happens that a merchant is desirous of having a through rate established in advance, so that he can make a quotation for the supply of a particular class of merchandise. In such a case the merchant should apply to the local agent of the company with whom he intends to do business, as he, anticipating an increase of trade, will readily use his influence in obtaining as cheap a rate as possible. The application should contain as many relevant facts as it is possible to give, as, for example, what quantities

are likely to pass, and how often, also if the rate is to include collection or delivery, or both, and whether the goods will be sent at the owner's or company's risk, for, of course, each of these governing factors assist the company in calculating the rate.

Here it will be as well to refer to and refute the old argument in favour of equal mileage rates.

The notion exists with many that a scale of equal mileage rates ought to be published by the companies, so that the trader could calculate for himself —in advance if necessary—the cost of carriage of a consignment to any particular place. It is argued that such a scale of rates would greatly facilitate matters, as it would then only be necessary to obtain the correct mileage in order to arrive at the exact charge for conveyance. This view was at one time held by the Nottingham and Midland District Grain Trade Association, Ltd., for in October 1904 this society petitioned the President of the Board of Trade, and urged "the necessity and desirability of a code of legal maximum practical railway rates being organised, the same to be binding upon all railway companies, as if they were one railway, so that the cost of carriage of corn or any other kind of goods can be as easily ascertained as the fare for personal conveyance;" also that, "every article should be classified, and should be subject to a fixed maximum charge per ton per mile for haulage between any pair of stations."

This proposal is excellent—but excellent only in theory. In practice it is useless and impracticable. Why? Because the cost of building and subsequent maintenance of some portions of a railway is so much more than the cost of building and upkeep of other portions. For instance, a costly bridge may have to be built to span a river or valley, a long tunnel bored through a hill or cliff, or a deep cutting made, each of which facts would have to be taken into consideration by the company when fixing its rates. Again, one portion of the line may be perfectly level whilst another part may be hilly, and of course the company's working expenses at the latter part where the gradient and incline exists would be much in excess of those at the former portion where no such disadvantage has to be contended with, and the rates would be fixed accordingly. The advocates of equal mileage rates overlook another important point, namely, that the merchant living nearest the market would have a considerable advantage over his competitor residing some distance away. It is obvious that a mileage rate which would be equitable with a short journey would run into unequal and prohibitive proportions in the case of a long haul, and the trader living nearest the market would have a monopoly. In addition to the foregoing facts it should be remembered that some towns are served by more than one railway. Take Reading; three companies serve this town, namely, the G.-W. Railway Co., L. & S.-W. Railway Co., and the S.-E. & C. Railway Co., the first-named company having by far the shortest route. So that if the mileage rate system were adopted the company having the shortest haul would get the bulk of the traffic, and this would operate to the disadvantage of the traders. It is manifest that the traffic could not be dealt with so expeditiously as it is at present if only one company had the handling of it—under the existing arrangement each company has a portion of the goods to carry. But the best reply to the argument for equal mileage rates is contained in the report

of the Select Committee on Railways in 1872. The passage in question runs as follows:—

"In short, to impose equal mileage on the companies would be to deprive the public of the benefit of much of the competition which now exists, or has existed, to raise the charges on the public in many cases where the companies now find it to their interest to lower them, and to perpetuate monopolies in carriage, trade, and manufacture in favour of those rates and places which are nearest or least expensive, where the varying charges of the companies now create competition; and it will be found that the supporters of equal mileage, when pressed, often really mean, not that the rates they pay themselves are too high, but that the rates that others pay are too low.

"Pressed by these difficulties, the proposers of equal mileage have admitted that there must be numerous exceptions, *e.g.* where there is sea competition (*i.e.* at about three-fifths of the railway stations of the United Kingdom), where low rates for long distances will bring a profit, or where the article carried at low rates is a necessary, such as coal. It is scarcely necessary to observe that such exceptions as these, whilst inadequate to meet all the various cases, destroy the value of 'equal mileage' as a principle, or the possibility of applying it as a general rule."

This finally disposes of the matter.

Now assuming that the merchant has received a quotation and is desirous of testing the rate before accepting it, he should first of all refer to the company's rate books—which, as previously stated, are always open to inspection—and compare it with other rates already in operation. Very often it can be shown by such comparisons—and they are always easily made—that the rate quoted is out of proportion with other rates to places situated about an equal distance apart and in the same neighbourhood. If such an inequality can be proved the company will usually reconsider the matter.

Occasions arise where a merchant finds that the present rate is so high that it prohibits him from doing business in that particular district. In such a case a reduction should be applied for. If it can be shown to the company's satisfaction that good business is likely to follow as a result of the reduction the request will not be refused. A railway company merely wishes to be convinced that beneficial results are likely to accrue and it will soon grant the concession.

Routes.—Every consignment of local traffic is carried by a railway company *viâ* its shortest route, whether so consigned or not. For obvious reasons it is to the company's advantage so to carry the goods. But with foreign consignments the company has a diffierent *modus operandi.* Thus, if a parcel be handed to, say, the S.-E. & C. Railway Co. at Hastings consigned to Birmingham and no instructions as to the route be given, the company would carry the merchandise *viâ* Reading, and hand it to the G.-W. Railway Co. at that junction. The reason for this is that the S.-E. & C. Railway would receive a much greater percentage of the charges than if it carried the goods at the shortest route—which in this case would be London—and then hand them in to the forwarding company. And so with all through parcels. Each company follows the same rule. This practice, however, is not to the advantage of the trader, for of course it takes more time to carry a parcel the longest way round—hence the frequent delays in transit.

The sender should therefore be careful to give the company instructions as to this matter. The addition of the words, "To be conveyed by the shortest route" on the consignment note is sufficient for all practical purposes. If this be done the traffic will be regulated accordingly, unless the company knows beforehand that by disregarding such instructions no delay or inconvenience will arise.

In an action where it was proved that by carrying a consignment of coal by a different route from that by which it was ordered the owner had not been subjected to inconvenience in any way, it was held that the company had not violated section 2 of the Railway and Canal Traffic Act, 1854, as was alleged (*Donald* v. *N.-E. Railway Co.*).

Duration of Liability.—Notwithstanding any provisions to the contrary, the contracting company—that is, the company to whom the consignment is handed in the first place—is liable for any loss or damage that may occur during transit. Numerous attempts have been made from time to time to limit the contracting company's liability to the first portion of the journey only, but the attempts have been futile. In the case of *Coxon* v. *G.-W. Railway Co.* the company endeavoured to restrict its liability, and gave the sender notice that whilst it would receive the charges payable to the other company, it would not be responsible for anything that might occur beyond its own line; but the restriction was not permitted. Again, in the case of *Doolan* v. *M. Railway Co.*, where, after the consignment had left the railway company it passed into the hands of a shipping company and was injured, the contracting railway company set up the plea that it was not liable, as it had no power to carry by sea; but the excuse was unavailing.

From these cases it is clear that the contracting company is responsible for the safe custody of the goods, and its liability extends throughout the whole journey.

However, the legal position of the carrier is very fully explained in this work, and upon any question of liability the reader is referred thereto. A very instructive article entitled "Carriers" will be found on page 262, vol. i.

Carriers' Receipt.—For the purpose of protection and the avoidance of any dispute it is desirable that the sender should obtain a separate signature for each parcel which he hands to a railway company. The necessity for this arises from the fact that occasionally a consignment of goods gets sent away from a station unentered—that is, without an invoice—and consequently mislaid or lost in transit. When this happens and a claim for the lost parcel is submitted, the company usually desires to see its representative's signature, if no trace of the missing package can be found, and if this signature cannot be produced the claimant stands a good chance of having his claim rejected.

A book ruled after the form on the following page will be found convenient for the purpose of obtaining a signature from the station porter.

The majority of traders treat this book as a full record of all their forwarded parcels. They omit to keep a copy of their consignment notes, or rather, treat the entry in this book as such. But frequently it happens that in the haste to catch a certain train the particulars are transferred incorrectly.

To save the possibility of such an occurrence the sender should procure a packet of consignment notes—they are always obtainable in bundles of 500,

free on application to any railway agent—and fasten them together securely at the extreme end in book form, and then write them in duplicate style, using for the purpose a pencil and sheet of carbon paper. This is a practical and infallible method, as it avoids any dispute as to whether a particular consignment was actually consigned "Paid" or "To pay," as the sender has his duplicate, to which he can refer if any doubt arises. Furthermore, this home-made consignment notebook provides an excellent means of checking an outwards traffic carriage account, as any detail can be seen at a glance upon reference to the counterfoil.

SPECIMEN "OUTWARDS GOODS" BOOK.

Date.	Consignee's Name.	Consignee's Address.	Station to which consigned.	Number and Description of Packages.	Carrier.	Received in Good Condition by

On the Art of Receiving.—Just as it is necessary for the trader to use the utmost care when despatching goods by rail, so in a like manner should he be equally cautious when receiving parcels consigned to him. To the inexperienced this advice may seem superfluous. It may be argued that as a railway company undertakes the ordinary liability of a carrier no difficulty is likely to arise in the case of a complaint, especially with parcels carried at the company's risk. But the term "company's risk" is somewhat misleading, for unless the trader protects himself in the aforementioned manner with his exported parcels, and by the means hereinafter described with his imported consignments, he will experience considerable difficulty in getting a railway company to grant him compensation.

From this it must not be concluded that it is the common practice of a railway company to refuse systematically each and every claim, no matter what the conditions of carriage may be, for such is not the rule. But the

fact is, so many bogus claims are foisted upon the companies that they make it a rule to reject all claims that are not substantiated with proof of their liability. For instance, suppose a consignment of goods be damaged during transit and the fact is not noticed at the time of delivery, what then? This is what happens. If a claim is submitted—as in the ordinary course of business it would be—the company would naturally find upon investigation that the goods passed out of its hands without remark, and it would then refuse to entertain the claim in terms somewhat as follow:—"We have made exhaustive inquiries into the matter, but can find no evidence in support of the assumption that the damage complained of occurred with us. The package was in apparent good condition when delivered to you, and nothing was said then as to damage, having regard to which fact we must respectfully decline your claim." The claimant may urge his demands and refer to the conditions of carriage, but the company will be equally persistent in its refusal.

Such rejections as this usually cause considerable annoyance, but the unpleasantness could have been avoided had the following rule been observed.

When a consignment of goods is tendered to the consignee, he should note carefully the condition of each package, and if any damage is discovered he should direct the carman's attention to it immediately. Then, when he is signing for the receipt of the parcel, he should qualify his signature by adding a remark as to the condition of the package at the time of delivery. If this be done the company cannot dispute its liability by following that line of reasoning shown in the above specimen letter. And for those consignments which to all outward appearances are intact, the consignee should not give a clear signature, but should add the remark, "Contents unexamined," so that in the event of damage being discovered subsequently the company cannot decline to recompense him on the ground that an unqualified signature was given. A qualifying remark affords protection to the consignee, and he is thereby enabled to support his claim.

Complaints.—Finally, as to complaints. If it is one of an ordinary nature it should be sent to the local agent of the company interested, and as soon after the occurrence to which reference is made. If it be a claim for loss or damage, or a complaint in reference to such a matter, it should, if possible, be submitted within forty-eight hours from the time the damage or loss is discovered, and certainly within three days, otherwise the complainant may be told that, "as the claim was not made within the specified time, no liability can be admitted." But complaints of an unusual character should be directed to the general manager of the company concerned.

If, for instance, a charge is brought against the company of granting preferential rates, exception to the practice should be taken under section 2 of the Railway and Canal Traffic Act, 1854, which forbids such practices, and decrees that:—

"Every railway company . . . shall, according to their respective powers, afford all reasonable facilities for the receiving and forwarding and delivery of traffic upon and from their several railways, . . . and no such company shall make or give any undue or unreasonable preference or advantage to, or in favour of, any particular person or company, or any particular description of traffic, in any respect whatsoever; nor shall any such company subject any particular person or company, or any particular description of traffic, to any

undue or unreasonable prejudice or disadvantage in any respect whatsoever; . . . and every railway company . . . shall afford all due and reasonable facilities for receiving and forwarding the traffic . . . without any unreasonable delay and without any such preference or advantage, or prejudice or disadvantage aforesaid."

Should the trader be unable to obtain satisfaction from the company, his next step is to forward a formal complaint to the Secretary of the Board of Trade, Railway Department, of Whitehall Gardens, London, S.W., as section 31 of the Railway and Canal Traffic Act, 1888, provides that any trader who is of the opinion that a railway company is charging him an unfair or an unreasonable rate, or treating him in an oppressive or unreasonable manner, may complain to the Board of Trade, who, if they think fit, may call upon the company for an explanation, and endeavour to settle the difference on amicable terms.

And in the event of a settlement not being effected in this manner—railway companies do not readily admit a wrong or yield except under pressure—the trader must now proceed to lay his case before the Railway and Canal Commission at the Royal Courts of Justice, London. This can be done either in person or by proxy—after, of course, complaint has been made in writing—as section 50 of the Railway and Canal Traffic Act, 1888, provides that: "In any proceedings under this Act any party may appear before the Commissioners either by himself in person, or by counsel or solicitor," as to which personal appeals Mr. Macnamara, the Secretary of the Railway and Canal Commission, has recorded it as his opinion that: "With the assistance of the Court, which the applicant in person always has, it surely is possible for a small trader to appear, and appear with success." And with regard to the cost of such an action, Mr. Macnamara has expressed the following view:—

"In my opinion, the cost to the parties of coming before the Railway Commission is not excessive. The Court fees are the same or nearly the same as in the High Court—they are certainly no higher; and in an important arbitration case I claim that it is the cheapest tribunal in the land, because on payment of the Court fees, the parties not only get the services of a judge of the High Court, but the services of Sir Frederick Peel, with his great knowledge and experience, and also the services of a third Commissioner. In a private arbitration, an outside arbitration, the parties cannot secure the services of a judge of the High Court at all, and they would have to pay something like a fee of fifty guineas a day to any arbitrator of position, because he is not receiving a salary from the Government. The fee for receiving and filing every application is £1. That fee is also payable by the defendant on filing the answer. The Court fee for hearing in an ordinary case, that is, a case which would be brought by an agriculturist or trader relating to undue preference or to want of facilities, is £2; and the cost of the Order under seal issued by the Court is £1. Then, in interlocutionary proceedings, there is 5s. on every summons, and half-a-crown for every order. The calling of witnesses makes no difference in the Court fees. The chief expense in the Court of the Railway and Canal Commission, as in every other Court, is the employment of counsel; and it is undoubtedly the fact that the fees of counsel, as of other professional men, have very much increased

of recent years. Many of the cases which are brought before the Court are extremely important, and great interests are involved in them. Such cases cannot be decided except at considerable expense, as they have to be gone into very carefully by the parties on both sides. Cases of a complicated and important character naturally require the services of eminent counsel to deal with them, and the Court is glad to have their assistance."

Should the trader elect to conduct his case in person, he should procure a copy of the "Railway and Canal Commission Rules, 1889," obtainable through any bookseller, price 1s. This is a guide to the correct procedure before the Court of Commissioners, and is indispensable to the appellant.

There is another course open to the complainant, should he desire not to conduct his own case, for under section 7 of the Railway and Canal Traffic Act, 1888, Local Authorities, and Associations of Traders, and Chambers of Commerce and Agriculture, are empowered to make complaints to the Commissioners without having to prove that they themselves are aggrieved by the matter complained of. Were the powers conferred by this section more generally known to the trading community, less would be heard of the impositions of railway companies. *See* also BILL OF LADING; CARRIERS; CONSIGNMENT NOTE; DEMURRAGE; FOREIGN COMMERCIAL TRAVELLING; FREIGHT; GUNPOWDER; LUGGAGE; PETROLEUM; POISON; RAILWAYS; SAMPLES.

GEO. B. LISSENDEN.
Author of "Railway Matters and How to Deal with them."

RAILWAY ENGINEERING.—Of the occupations connected with the railways, that of an engineer is, without a doubt, one of the most interesting. To have assisted in the construction and development of a huge modern railway is something creditable; and to have risen from a comparatively humble position to that of General Manager of a leading railway company is an achievement of which one may well be proud. Such has been the accomplishment of Mr. James C. Ingles, the present General Manager of the Great Western Railway Company, who, after serving a term as Chief Engineer of the line, was promoted to the supreme position, and this gentleman's experience goes to show the possibilities of the calling.

Naturally, the qualifications necessary to secure a pupilage in any railway engineer's office are not uniform in number or kind—obviously, the requirements vary in accordance with the conditions peculiar to each railway company. Here, for instance, are the terms—as officially given—on which pupils are received in the office of the Chief Engineer of the London and North-Western Railway Company:—

(1) Each candidate must have received a good general education, preferably at a Public School, and must subsequently have passed with credit through a technical course at one of the recognised schools of Engineering.

(2) The period of pupilage is 3 years, but this may be terminated at the option of the Engineer at the end of the first or second years, should the pupil not show adaptability for the profession, or industry in his work.

(3) The fee is 100 guineas per annum, payable at the beginning of each of the 3 years, and the Railway Company does not undertake to find employment for a pupil at the termination of his pupilage.

The terms of the Great Western Railway Company are slightly different from the above, being as follows:—No pupil is accepted under 18 years of age, and he must have passed either the examination of the Institution of Civil Engineers qualifying for studentship, or have passed other examinations which the Institution is willing to accept in lieu of its own. With this Company, too, the candidate is required to pay certain fees year by year, for a period of three years, should he not have taken an Engineering degree at one of the Universities. Should he have taken such a degree, the period of pupilage is limited to two years.

The majority of railway companies impose the restriction that the applicant shall have passed the examination of the Institution of Civil Engineers. It may be well, therefore, to give the particulars of candidature and the rules of admission of students to this society.

The rules of admission of students, as set out in the official regulations of the Institution of Civil Engineers, are as follows:—

> Every Candidate for admission as a Student must be between 18 and 25 years of age, and must be proposed, in accordance with one of the following conditions, by a Corporate Member under whom he is, or has been, in course of preparation and training for following the profession of a Civil Engineer.
>
> (1) In cases where the usual routine of pupilage is being, or has been, served under a Corporate Member, the pupil may be proposed as a Student at any time after the commencement of such pupilage.
>
> (2) In cases where a course of training at any public institution approved by the Council is being, or has been, pursued under a teacher who is a Corporate Member, the latter may propose a pupil for admission as a Student after he has commenced a second year of training at such institution.
>
> (3) A Corporate Member may propose for Studentship an Assistant who has been in his office or works for a period of not less than 3 years.

He must further pass the Examination applying to the Admission of Students which is held by the Council; or must furnish a certificate to show that he has passed one of the qualifying examinations included in the Schedule to these Rules.

Graduates of any University in the British Empire, Whitworth Scholars, and Whitworth Exhibitioners, are exempted from these requirements as to examination; and the Council reserve power to waive, in exceptional cases, any of the conditions referred to, if they think it advisable.

The Council hold that the regular education of a Civil Engineer should in all cases include a period of practical training in or upon Engineering works as follows:—

> (1) In the case of a Candidate for Election to Corporate Membership, who has only received the general education required for Studentship of the Institution, a pupilage or a training as an Assistant of not less than 3 years' duration is required, and during this time the Candidate shall have given his attention to various branches of work, *partly in an Engineer's office and partly in or upon Engineering works.*
>
> (2) In the case of a Candidate whose education has included a college course in scientific subjects, a pupilage or a training as an Assistant of not

less than 2 years' duration is required, and during this time the Candidate shall have given his attention to various branches of work, *partly in an Engineer's office and partly in or upon Engineering works.*

And evidence that such practical training has been obtained has to be furnished by Candidates for Election in the following manner:—

(3) Every Candidate is required to produce his Indentures of Pupilage, or if he has not served a pupilage, a Certificate of Apprenticeship or training as an Assistant, *setting forth the duration of each stage of his training in an Engineer's office and in or upon Engineering works.*

(4) In any case in which a Candidate has served as a Pupil or Apprentice, or has been trained as an Assistant, under a firm which is not a firm of Engineers, such Indentures or Certificate must be in the name of or signed by a practising Civil Engineer, who is a member of or is in the employment of such firm.

The scientific qualifications to be acquired by those who seek Associate Membership are indicated by the Syllabus of the examination applying to Election into the Institution, which may, in the discretion of the Council, be taken by Students of the Institution.

The examinations of the Institution of Civil Engineers are held in London in February and October annually, on four days, beginning on the second Tuesday in each of those months. The February Studentship Examination may, in the discretion of the Council, be held also at Manchester, Glasgow, and Newcastle-on-Tyne. All the necessary forms, scales of fees, and other information are obtainable from the Secretary to the Institution, Great George Street, Westminster, S.W.

The number of pupils accepted by each railway company is necessarily limited, and each applicant has to be nominated and then approved and appointed by the directors of the particular Company whose office the student desires to enter. Intending applicants should therefore first of all write to the Chief Engineer of the Company he selects, and then obtain the approval and support of one or more directors of that Company.

It will be appropriate to conclude with a brief note concerning two gentlemen who have been through the mill, as their careers will act as a compass to the reader. Mr. E. B. Thornhill, M.I.C.E., the late Chief Engineer of the L. & N.-W. Railway Co., completed his education—or laid the foundation of it, shall we say—at King's College, London; served his pupilage with Dr. William Pole, M.I.C.E., and then entered the service of the L. & N.-W. Railway Co. in September 1862. Shortly afterwards he was promoted to the grade of Resident Engineer; in January 1879 he was appointed Chief Assistant Engineer to the Company for all new works; and in 1902 he was appointed Chief Engineer to the Company, with responsibility for the designs and execution of all new works, including the engineering in getting Bills through Parliament. Mr. E. F. C. Trench, who succeeded him, and is the present Chief Engineer, was educated at Monkton Combe School, Bath, and then studied for two years at Lausanne, Switzerland. Returning to Ireland, he entered the University of Dublin in 1888, where he took B.A. and B.A.I. degrees, and early in 1893 he commenced a term of pupilage under Mr. Thornhill. In 1899, to gain a wider experience, Mr. Trench left the service of the L. & N.-W.

Railway Co., and was appointed a Resident Engineer on the Midland Railway, and in March 1906 he returned to his first employer as Assistant Engineer, and, as before stated, was subsequently promoted to the position of Chief Engineer.

The records of successful railway engineers are largely the same. These biographical notes serve two purposes: first, they name the qualities which make for success, and then tell the student how that success is to be achieved. The records of prominent men in railway affairs, either as engineers or in any other field of railway activity, are uniform in one essential. The men who succeed have usually devoted their lives to railway work. There is apparently no passport to the great positions in the railway world other than experience. The problems faced by the railway engineer are many, and to the man who is temperamentally marked out for the work, the scope of the work calls into play his highest faculties. The work demands high professional qualifications and strong personality. While many of the duties of the engineer are routine, emergencies arise which call for prompt initiative and resource. Men with thorough training and the right physical and mental qualities, not only find profitable careers in railway engineering, but work of a character which has a deep professional interest apart from its monetary side.

GEO. B. LISSENDEN.

Author of "Railway Matters and How to Deal with Them," and "The Railway Passenger's Handbook," &c.

RAILWAY STATION-MASTER. *See* STATION-MASTER AND GOODS AGENT.

RESERVES AND RESERVE FUNDS.—A "reserve fund" may be defined as "The amount by which the assets of a concern exceed the sum of its paid-up capital and liabilities."

A "reserve," on the other hand, is "A provision for a known or expected liability or loss." If the reserve is for a liability the exact amount of which is not known, it should be stated on the liabilities side of the balance sheet, and would usually be included among the creditors; if, on the other hand, it is for (say) doubtful debts or depreciation of machinery, it is more properly deducted from the particular asset in question.

Adopting these two definitions, it will be seen that every liability must be provided for before the amount of the reserve fund is obtained. To this extent the balance sheets of most insurance companies are irregular, as they do not usually make a specific reserve for the liability in respect of unexpired risks, the contention being that this is covered by their large "reserve funds." This, it will be seen, is not strictly accurate, but the practice is so usual that it would be difficult to alter, and it is so well known that no one can be said to be deceived by it.

Much discussion has turned upon the point whether or not, in order to be real, a "reserve fund" must be invested outside the business, and a great deal of misapprehension prevails upon the point.

To take a concrete case, assume a balance sheet as follows:—

Capital	£100,000	Sundry assets	£105,000
Creditors	5,000	Cash	7,000
Profit	7,000		
	£112,000		£112,000

and that it is proposed to transfer £2000 to reserve fund and to pay a dividend of 5 per cent. After this the balance sheet becomes—

Capital	£100,000	Sundry assets	£105,000
Creditors	5,000	Cash	2,000
Reserve fund	2,000		
	£107,000		£107,000

At this point it would be universally agreed that the reserve fund really exists, but it has been seriously argued that if the £2000 becomes anything except cash or investments, the reserve fund has disappeared.

Such a contention arises from a lack of appreciation of the real facts of the case. A reserve fund does not cease to exist when the asset representing it is *changed* into stock or machinery, &c., but it ceases to exist *pro tanto* when the asset *ceases to exist*. Assume the £2000 is invested in Consols, and, the day after, it is found that a debtor for £2000 fails absolutely. The debt is written off against the reserve fund. The Consols remain, but the reserve fund has gone. The fallacy of the argument is at once apparent. As a matter of *book-keeping* the reserve must remain till written off against an asset or a loss in trading. As a matter of *fact*, it does remain till an asset has fallen in value to that extent.

Attention is sometimes called to the fact that a company with a reserve fund fails, and the question asked is, Where is the reserve fund?

Take the example already given. It is decided to open a new department. As a matter of finance it would be folly to issue new capital—the Consols are sold, and the proceeds used for the extension. Surely the assets are still worth the £107,000. It is only their nature which has been changed. The reserve fund is also still there as a matter of book-keeping.

Again, suppose a creditor to whom the company have usually owed £2000 calls the amount in, the Consols are sold, and he is paid off. The balance sheet then becomes—

Capital	£100,000	Sundry assets	£105,000
Creditors	3,000		
Reserve fund	2,000		
	£105,000		£105,000

The reserve fund remains, but the Consols have gone.

Then it may be said, Where would a bank be if it did not invest its reserve fund in realisable securities? Obviously it must do so. That, however, is from the very nature of its business. It is not *because it is the reserve fund* that it must be so invested in securities. In its earliest years its *capital* is largely so invested.

There is no analogy between the case of a bank and that of a mercantile concern. The latter know to a day or so when they will want cash, and they have time, even in cases of financial difficulty, to look round and make the necessary arrangements. A bank has not any such knowledge. Every person to whom they owe money may demand it at practically

a moment's notice. Confidence is its very life. The least whisper of financial unsoundness and the whole fabric falls to the ground. The dishonour of a bill would be serious to a mercantile house, but failure by a bank to pay any one, and that, too, at the moment, would be fatal to it.

That is the justification for a *secret* reserve at a bank, and probably no one would question, not only its *expediency*, but its *necessity*. No bank in these days would be so misguided as to be so much interested in the account of one person as to be severely crippled if he failed to meet his engagements. But cases have been known where a bank, being largely interested in a person who has failed, has yet paid its usual dividend. The truth is that such a bad debt has been provided for out of the *secret reserve*.

How far a secret reserve is justified in other cases it is more difficult to say. No exception can be taken to a *conservative* valuation of the stock, but it is dangerous to allow an *obvious undervaluation* for the purpose of equalising dividends. A much better plan is to take the stock absolutely on the usual basis and set aside a portion of the profit for that purpose.

To sum up the question therefore, it may be said that the ascertainment of whether or not there is really a reserve fund is a matter of *account*, but the utility and form of the fund are matters of *administration*.

The term "reserve fund" has become so well known that it may be difficult to alter it. It is, however, an unfortunate nomenclature. A *fund* conveys the idea of something tangible; what really happens on the formation of a reserve fund is that a portion of the profits are *reserved* or *kept back*. There is no virtue in *transferring* to a reserve fund. The balance sheet would mean exactly the same if the amount were merely *carried forward* to the next period.

Probably the only reason why this is not done is that an enormous "carry forward" would appear each year, and would thus constantly excite the cupidity of the shareholders for its division, whereas under the other system this question rarely arises.

Probably a better expression than reserve fund would be, "profits held in reserve," or "profits not distributed." The Bank of England use the word "Rest." Other suitable expressions are—"Margin" or "Surplus." In view, however, of the difficulty of effecting so radical a change in name, one might suggest the use of "Reserve Account," or simply "Reserve," as something which might ultimately come to be generally adopted.

It may be well to call attention to the fact that the "reserve" in connection with the Bank of England (*see* BANK RETURN) is something entirely different from the reserve or reserve fund in the case of an ordinary company.

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REST. *See* RESERVES AND RESERVE FUNDS.

RETAIL ADVERTISING.—Retail advertising is in a class by itself, and should be studied and administered by different methods than those of the national or wholesale advertiser or the mail order advertiser. The difference in retail advertising is not so much that the retail advertiser has anything different to sell than other advertisers, since the great majority, or at least a

proportion, of his stock has already been advertised by the national advertiser. The difference lies in the fact that he obtains his results in a different way and by different methods.

We have shown that the national advertiser has to wait for his results, and that the mail order advertiser really gets his results from the follow-up system, the field being created by his advertising. The retail advertiser, on the contrary, sees results immediately. If the retail advertiser buys a large space in a daily paper say on Monday, by the following Wednesday or Thursday it should have paid for itself, or be a loss, one of the two. While there is, of course, a certain amount of cumulative effect to be looked for, the main result is immediate. The retail advertiser who is not getting immediate results is losing money on his advertising. There is something wrong with his advertising, or his goods, and he should stop advertising until he puts it right.

The retail advertising problem, therefore, is very interesting indeed on this account. There is no mystery about it, there is no need for explanation; either the one particular advertisement pays or does not pay, and there is an end of it. It is useless to look forward and think the advertising is going to pay in the future. It either pays immediately or is a loss. It is apparent, therefore, that there is no such thing as a settled formulated plan of advertising for the retailer. Although the general plan of his publicity department might be laid down ahead, the actual press advertising itself is a matter which is arranged in accordance with events.

No retail advertiser can forecast what line of goods he will advertise in a month's time; it depends on the state of his stock. A draper, for instance, who has bought very heavily in blouses at the commencement of the season finds that they are not moving to the extent that he anticipated, and towards the close of the season he finds that he has an immense quantity still on stock. It is therefore obvious that he must push blouses in this particular instance. Then again, so far as the draper is concerned, there are the regular sales which happen from time to time during the year. Exactly what lines he has to shift when sale time comes round he cannot tell a month ahead; it is a matter which is decided perhaps a few days only in advance.

It is apparent, therefore, that so far as large retail advertisers are concerned, *i.e.* large drapers, large furniture warehouses and general stores, it is necessary to establish what might be termed an "Information Bureau" inside the house. It will be further apparent that it is very necessary indeed for the large retail advertiser to exclusively retain the services of a publicity expert. This expert will see to it that the heads of the various departments constantly feed him with information regarding the state of their stocks. A line of goods that happens to be going well, and the supply of which appears to be short, would not require advertising at all; on the other hand, another line of goods showing a tendency to stick would require advertising in proportion to the stock to be shifted.

In all advertising propositions it is absolutely necessary to have something of value and merit to advertise; and often when retail advertising—and we are now particularly speaking of large retailers advertising—does not appear to pay, it is frequently not the fault of the actual advertising itself. The fault lies deeper, and is generally found in faulty values which are offered to the

No. 1.

A typical English Departmental Store Advertisement, occupying a full page in a Daily Paper. This class of advertisement generally portrays the goods to be advertised, and gives a very brief description of them with price.

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public. Whilst, of course, it is not the duty, and cannot be the duty of the advertising department to absolutely control the value of the goods which are offered, it is certain that the advertising department can be so organised that it will check both from the buying and selling point of view the work which is carried on in the various departments.

A rough plan should be formulated dividing the store—whether drapery, furnishing or general—into various sections and sub-sections, and every penny expended should be debited to its own particular section, and results gauged thereby. If the expenditure through the whole store is simply lumped in one sum and the result taken as a whole, it is quite possible that there are some departments which are not paying for their advertising. Some departments may have received too much publicity, and have not shown a profit on that account; and others, on the other hand, may not have received enough, and have not been given the necessary impetus to make profitable sale. The centralisation of work, therefore, under department heads will do much to do away with this. In this connection it will be seen again that the advertising manager or retained expert is very necessary indeed in a large retail establishment. In the first place, he should be in close touch with the buyers of goods from time to time, and should know when special lines have been purchased. His experience will enable him to tell with a fair degree of accuracy whether a certain line of goods will have a favourable reception from the hands of the public, and on this account, therefore, he should be in constant daily touch with the buyers from the various departments. Quite apart from this, he should also be close in touch with the heads of the selling departments, who will report to him daily the reception that certain lines are getting from the public. The department heads should be allowed to indicate their desires regarding the lines they wish to be pushed, although the publicity manager should finally arrange what amount of publicity should be given to these goods. Whatever money is spent, however, in each department should be entered up against that department, and results gauged thereby. If one particular department shows a continual weakness, if after it has received more than its share of advertising revenue it still indicates a tendency to lag behind, there is some fault somewhere—in all probability in the goods; they may have been bought, for instance, at the wrong prices. It is only by gathering this data together that a test can be made. With data carefully gathered from day to day and kept up in an up-to-date form, the advertising manager is enabled to direct his advertising expenditure into the most profitable channels. And furthermore, when satisfactory results are shown in any particular line of goods—results of such a character as would indicate that they would speedily be cleared out of the house—it would obviously be unwise to go on advertising that line. This advertising department, in short, should be organised so as to disclose the direction in which advertising expenditure would most probably prove profitable.

The daily paper undoubtedly offers the most profitable field for the retail advertiser to exploit. This is a fact that has been recognised for some considerable time in America, although the recognition of the large English retailers has been somewhat tardy. Much has been done, however, of late years in this country to alter this, and it will be found that many large drapers and general department stores are using the dailies much more freely

than was the case some years ago, and their continuance to use them seems to argue that they have found the daily paper a profitable medium. The reason is not a very abstruse one, as it is fairly obvious that as fashions change so frequently, and the needs of the people are almost of daily occurrence, the daily paper is the best medium to use.

Quick action is required. Four or five wet days in succession would prove a fruitful time to advertise mackintoshes and waterproofs, whereas money spent to push light blouses would be wasted. The retail advertiser requires a medium that he can use at twenty-four hours' notice: the daily paper supplies that want.

The copy which should be used by retail advertisers, great or small, is of a much more stereotyped nature than that which is used by the general or mail order advertiser.

Retail advertising, so far as copy is concerned, practically amounts to a repetition of a portion of the retail house's catalogue. The retail advertiser places before the purchasing public the articles he wishes to sell, a description of them, and what is more important, the price of them. It is a generally accepted fact that price plays the most important part in retail advertising. The retail advertiser should deal with the articles he desires to sell item by item, and his advertising treatment of each article should be simplicity itself. He is about to advertise, amongst other things, for instance, an easy-chair. He simply gives a full description of that easy-chair, states what it is made of, how it is upholstered, and names its price. If it happens to be a bargain offer, he gives his reason why he is enabled to make a sweeping reduction in this instance. Whatever the size of the space he is using, the treatment should be exactly the same; the number of items advertised is measured in accordance with the size of the space occupied. While, for instance, he may take large space, such as a full page, he might advertise fifty or sixty or even two or three hundred different items, but the treatment of the whole would be exactly the same as the one item. It will be seen, therefore, there is no great field for any great originality in retail advertising. It does not call for the same literary and artistic skill as general advertising. This is one of the reasons that the retail advertiser finds it easier to retain his own advertising specialist, since the same amount of ability is not expected from him. A typical English retail store advertisement is that of example No. 1, Messrs. Swan & Edgar. Various articles are taken one by one; they are displayed in the form of blocks, and the description follows with the price. Although it may be regarded as an excellent example of retail store advertising, it does not go quite far enough, insomuch as it does not give any reason why these particular offers are in any way bargains.

Example No. 2 is a typical New York departmental store full-page advertisement. It differs from the English type insomuch as it does not display the actual representation of the articles offered, but gives a fuller description of them. Here also the price plays a great part in the advertisement.

The general appearance of retail advertising is a matter which deserves consideration. It should be made very clear and legible and not in any way confused. It should, in other words, invite the eye, rather than confuse the eye.

No. 2.

A typical American Departmental Store Advertisement, which usually does not illustrate the goods to be sold. It, however, displays the prices in greater prominence than the English type, and also introduces each line with short letterpress giving reasons why the goods offered are bargains.

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An example of a confused advertisement is that of No. 3, Jay's, an English furnishing store. This advertisement gives blocks of the articles to be sold, but does not describe them at all. It simply gives the price with no introductory matter. The advertisement looks confused, and does not readily invite attention on this account.

No. 3.

Shows no method of display: does not invite the eye, owing to a confused arrangement of type and blocks.

Example No. 4, Warings, is a specimen of the small retail advertisement. This may be taken as a perfect example. It does all that the retail advertisement should do. It portrays the article, describes it fully, and names its price, and the whole advertisement is set in such a form as to invite the eye, and in a measure reflect the quality of the goods advertised.

Although it must be admitted that the actual writing and display of retail store advertisements does not give the same scope for individuality and originality as general advertising, it is certain that a very large scope is offered for new ideas in this department. In America, for instance, the bargain day has been made a special occasion with most stores. The idea has never been used to any extent in this country. Ladies have been educated in America to regard the bargain day as a special happening, and to reserve their shopping for such an occasion. There are many ways of making such an offer, and an attractive and original one might be as follows:—

We will assume that a store like Harrods' is in a position to write down a great number of articles in their stock to prices which would be considered good bargain prices. They might be known and advertised as the institute a bargain day which would "Blue Bargain Day at Harrods'." This

No. 4.

A Description of an Ideal Easy Chair

The "Langford"

The "Langford" comes out well in a picture—it looks comfortable. The illustration shows that the character of the design is good. Still, an illustration alone is not sufficient to explain and describe an easy chair. You should come and try it at Waring's—it is when you sit in a Waring Easy Chair that you realise what the essential characteristic of an Easy Chair should be. The "Langford" is a luxurious, deep-sprung Easy Chair of ample proportions, covered in tapestry or damask, and trimmed with cord and gimp. And the price is . . . **£3 18 6**

Please write for illustration and particulars of this soundly-constructed luxurious Easy Chair to Dept. S 100.

WARINGS

WARING & GILLOW LTD

164-180 Oxford St., London, W.

A splendid example of a small retail advertisement.

No. 5.

The place to buy Carpets is where you can see them in the greatest number and most variety at least prices. Maple & Co have the largest stock in the world

OVER 4000 ORIENTAL CARPETS
ENORMOUS STOCK OF ENGLISH FABRICS

MAPLE

LONDON & CO PARIS

Another example of a small retail advertisement.

would appear as a very prominent headline, and then would follow some reason why the blue bargain day had been instituted. These reasons would state why certain articles have been marked down at very low prices, and the public would be further informed that those articles might easily be seen by store visitors, as they would all be fixed by a very large blue ticket giving the prices. Of course it is impossible to mark down every item of stock in a large establishment, so that the public when visiting Harrods' in search of bargains could see at a glance exactly what bargains were offered, and distinguish the bargains from the general stock. Presuming that the page which made the offer was a full page, the rest of the page could then be used as an ordinary store advertisement giving details of the various items offered. This is the class of suggestion which should come from the advertisement manager of the large retail stores. For various reasons it may not be practical, but it is for the advertisement manager to make the suggestion and confer with the heads of the departments regarding the practicability of such a scheme. The idea could be amplified and worked in various other ways. The point is that it is necessary to infuse some individuality into the advertising some way or other, more especially as it must under ordinary circumstances necessarily be of a stereotyped character. *See* also SHOP DEMONSTRATIONS; SHOPPING WEEKS; WINDOW DRESSING; WINDOW TICKETING.

J. MURRAY ALLISON.
Advertising Manager of "The Times."

RETAIL ADVERTISING: Disadvantages.—With the growing success of large advertisers, particularly advertisers who direct stores or mail-order campaigns, the smaller trader has of late given a great deal of attention to the problem of local advertising. Many advertising experts look over local journals and pick out the announcements of traders in that district, and say how badly this work is done. The man who is accustomed to the making of capable or efficient advertising can point to ways and means which will at once improve this advertising out of all knowledge. In passing such criticism he is not slow to express the opinion that the local trader does not know much about advertising as it is applied to-day, and has given but scanty attention to its study. This is a somewhat obvious and easy criticism to make, but an examination of the facts does not quite justify it, although in many cases the substance of the suggestion is true. Many retail traders who take space regularly in their local journals have not only studied the advertising problem very acutely, but they are convinced of the necessity of reform and would welcome some means of securing it. The fact that they are sympathetic to the newer methods, which are unquestionably better, does not enable them to improve their advertising. They quite realise that it is bad, but despite their knowledge of what is wrong with their work, they are largely cramped and limited by technical considerations.

It is all very well for the advertising expert working in and around Fleet Street and the Strand to point to the way local advertising might be improved, but the matter is not so simple as such an advertising expert is inclined to think. The man in Fleet Street and the Strand, working on behalf of wealthy corporations, can do very much as he pleases technically in putting out his advertising. He is in direct touch not only with the news-

paper, but with a little army of workers who enable him to do almost better than he would be able to do with the assistance of the average daily paper's up-to-date plant. He has the artist at command, and can get a drawing done on the very day he gives the instruction; he can call in the block-maker and have his drawing processed by the evening of the next day, explaining his needs personally to the representative of the firm; he can employ men who have not only studied the work of compiling advertising announcements, but have also considered the very important question of displaying the matter when it is written. He can get from such experts the best kind of assistance, and when he has that assistance he can see that his ideas are carried out. Should the display involve a special script type or a drawing, he can have it designed and the necessary electros made in a very short space of time. If the newspaper to which his copy is sent does not give him the setting he desires, he can place the work in the hands of a printer who has specialised artistic advertising display, explain his needs, and get the right setting without any waste of time. And in this connection all the time he is in close touch with all the people who can give him assistance and can explain his needs verbally, which is an advantage which cannot be too greatly appreciated.

Working in the smaller towns, away from the centre of the printing trade, the advertiser, no matter how keenly alive he is to new ideas, has none of these advantages, or if he has any of them he has not all. He may employ the expert to make his copy and give him a striking display, and one would think that he has arrived at a pretty satisfactory position when he has done this. But his troubles are only beginning. He will find that the small newspaper will return his copy set in a way quite different from the lay-out he has supplied, and if he raises the question he will be told that the newspaper has not the necessary types. If the newspaper happens to have the types, and most of the big newspapers carry a fairly resourceful list of the latest fonts, he will still find his settings unsatisfactory, chiefly because many newspapers do not want to go to the trouble and the expense necessary to changing copy each insertion, and setting up matter which presents problems owing to the originality of its display. To a man in an isolated town these difficulties are very real and are intensified by the fact that advertising is only one part of his interests, and side by side with its consideration he is harassed by dozens of business problems from his various departments. If the advertiser is not content with good writing and bold setting, and would desire to illustrate his announcements as his greater competitors from the outside illustrate theirs, he is in a still more difficult position. Men accustomed to work for the illustrated press largely gravitate to town or the great cities, and the advertiser who has an idea for an apt illustration has not the man to his command to carry this out. Again, if he secures this advantage he has to send his drawings some distance away before they can be processed and put into practical use in his advertising.

What can be done to minimise these troubles on the part of the keen advertiser who is in an out-of-the-way town? Much might be done by a careful study of his available resources. Advertising writers and designers of display are nowadays quite plentiful, and most traders can find the original service necessary for a practical consideration. The technical side

of the production is the point where his difficulties seriously begin. A careful study of the newspaper will show that, even in cases where good types are not plentiful, a fairly useful line of types will be carried. It should be remembered that the man who sends a lay-out asking for certain types which are popular in advertising display is often told by the printer that these types are not in hand and is given a setting which is largely at the discretion of the master printer. This is not so conclusive an obstacle as it looks, when it is first brought up. There are certain types fashionable amongst leading advertisers which change from time to time, but for the rough-and-ready work of local advertising they are by no means indispensable. It is possible by going over the paper itself and noting the types used that a sufficient choice both in size and in effective contrast can be found in the out-of-date office. If the fashionable type is not in vogue, then another which is actually in use will do if it relatively produces the same effect. It would be necessary in that case for the advertiser to understand what is available and to be in a position to ask for the types which he wishes to use, and to point out to the printer or publisher that they are there for his use when his instructions are not followed. It should be remembered that a paper which puts obstacles in the way of its advertisers will not be renowned for the strength of its setting of display advertisements, so that the man who gives the work thought and skill is in competition with men who are limited to the same technical resources. A great improvement in the type-setting of local advertising would be made by any advertiser who studied his resources and made a point of asking for what he wanted typographically. On the top of this, it would be worth getting into personal contact with some man in the department of the newspaper, who would no doubt give him many useful hints in the possibilities of that particular office. It is not so much that the newspapers do not want to give assistance—they have frequently allowed the work to become a matter of routine, and no special thought is given to any particular problem of setting.

Where setting is hopelessly bad and nothing better can be secured, much may be achieved by calling in the assistance of the smaller printer. In every town of any reasonable size, the newspaper is not the only printing company, and very often the smaller man who is depending on a clientele demanding commercial printing, is much keener on doing better work than the newspaper office. He is also much more susceptible to the value of the regular printing order, and if the advertiser were to seek him out and give him work regularly he would find that he would get useful technical co-operation. There would be no difficulty in getting into touch with such a man, showing him frankly what was necessary and asking him to do his best, and the provision of a complete stereo for the newspaper from the result would be quite a simple step. This, of course, is the more expensive way, as the cost of setting would add to the cost of insertion, the newspaper in most cases undertaking its setting for the inclusive charge represented by its scale rate. On the other hand, where newspapers are obstinately impeding the advertiser, it would remove all cases of friction, either due to limitations represented by a poor range of types, or unskilled labour, or a desire to keep down type-setting expenses. The effective way of dealing with all these drawbacks is

the complete stereo—the method used by all the leading advertising traders who work from a London or a city centre. They trust in no measure to the setting of the local office, but send their advertisements set ready for insertion.

To-day the retail trader has other advantages, although he does not use them to their limit. There have sprung up of late years several organisations which supply illustrations designed for local advertising, working them into complete and suitable spaces, providing the right kind of matter and devising suitable display, the whole being usually as strong an advertisement to the eye as is put out by any of the larger advertisers. This advertising assistance has been found valuable by many retailers away from technical resources, and a free use of such service is destined to improve local advertising conditions. There is only one drawback to such a scheme—the ready-made advertisement by an expert at a distance, composed to meet the needs of traders in various centres, misses the specific need, but the hint remains quite as valuable, and a little intelligent adaption suffices. Taking such an advertisement and placing it in the hands of a local printer with the necessary alterations would ensure a thoroughly up-to-date announcement. The work of such service is cheap because the expense is reduced in proportion to the demand. Thus, for instance, an advertisement designed for a draper might have one drawing in it, one ornamental border, and the work of an advertising expert before the whole is completed. Borne by one retail trader in a small retail business such an advertisement would be expensive in proportion to his advertising outlay. He would have to pay for the drawing, he would have to pay for an electro of the drawing, he would then have to pay the services of the expert to arrange the completed advertisement, or do it himself, and he would finally have to pay the printer to set it so that he could take a complete stereo for use in the newspaper. The firms who are supplying these complete advertisements overcome this difficulty by selling the same thing, perhaps, a dozen times, and distributing the cost of the complete production over that number of users.

An ideal combination, even against the most obstinate newspaper, would be to use such a firm as an inspiration and use a local printer prepared to co-operate in securing the proper type-setting. It should be remembered that these suggestions are offered to advertisers who are face to face with newspapers which will not do anything to help them towards efficiency. Although there are many newspapers who do not help the advertiser, a great alteration has come over the attitude of the press in this matter, and the number of papers which deliberately place obstacles in the way of the advertiser is rapidly diminishing. Competition is so keen that the newspaper with up-to-date ideas of management are beginning to reverse the old policy, though it dies hard. In some enterprising offices, even in small country towns, the advertising manager submits ideas, suggestions, and illustrations to the advertiser, while the work is also supported by first-class printing resources. The modern newspaper, instead of dragging behind the advertiser, is at last showing signs of a desire to understand his needs and to help to promote his interests. At present these are only signs, but as paper after paper demonstrates the advisability of such an attitude by increasing its advertising revenue, other newspapers will follow the example. The day will probably come when the advertiser will find

every one of his technical difficulties shouldered by the newspaper. It will give him ideas, submit illustrations, reproduce them for him, and even improve on his display. It will pay the newspaper to be in front of the advertiser as a teacher, rather than behind him, actually hampering his methods. In the meantime, that happy day has not yet arrived, and the advertiser must go on with his own work, the trader at a distance from a large town doing his best to reduce the disadvantages under which he labours through restricted technical resources.

One other point is worth noting, which might help the retailer—the study of journals devoted wholly or in part to advertising subjects. There are several such journals in England and the United States which deal with advertising from every point of view and occasionally contain excellent articles on technical methods. The trader out of touch with the advertising interests might find many useful suggestions by making a study of such journals, while occasionally he will get practical hints which actually solve some of his difficulties, besides being kept in touch with what other men are doing in the advertising field. Such journals will also place him in touch with men who do specialised forms of advertising work, not available in out-of-the-way towns.

RETAILERS: Motor Delivery for. *See* MOTOR DELIVERY FOR RETAILERS.

RETAIL SHOP ACCOUNTS.—The average shopkeeper is not usually prone to pay any great attention to the subject of accounts, for many reasons, chief among which may be instanced the fact that he rarely comprehends the necessity for any systematic accounting methods in connection with his business, or if he does happen to recognise any such necessity he soothes his conscience by the statement that he has no time to attend to such matters, or cannot afford the extra clerical labour or personal assistance which he thinks would be required. It is perhaps hardly necessary to point out that this attitude is very much to be deplored, because it has so very little sure foundation. The question as to whether any system of accounting should be employed in connection with a business does not depend upon the idiosyncrasy of the trader, nor any conditions which may attach to his particular business—it is, or should be, a premise of all trades. The question as to the general necessity of keeping proper records of mercantile transactions hardly comes within the scope of this article, but it may be referred to under various headings in connection with this publication.

Taking it for granted that *some* system is an absolute necessity we may pass on to consider some of the means which may properly be used. The phrase "Retail Shops" is a very comprehensive one, and may be said to embrace all kinds of establishments from the little tuck shop to the modern vast emporium of universality. The only consoling feature in this connection is the fact that it is not quite so much the volume of trade done which governs the form of accounts as the nature of the business, and as we shall first of all have to consider the matter in its general aspects it is not possible to descend to details which will be acceptable to every trader, but after the general outlines of the scheme have been dealt with such details will not be overlooked.

Cash Sales.—It is somewhat difficult to say which of the departments of a retail trader's business is the most important, but probably that which

appeals more strongly to the merchant is the selling side of his establishment. The question of sales has many aspects, but the most prominent of them relate to those transactions which take place for cash, and those transactions which are in connection with credit accounts. The trader is apt to think that there is very little need to consider the question of accounts so far as they relate to sales for cash, but this attitude is hardly commendable, for reasons which will be dealt with below. He says to himself, "If a person walks into my establishment and purchases goods to the value of five shillings, I place that five shillings in my cash till. Surely there is no need for any further record?" This is quite true so far as it goes, but, unfortunately, in practice that selfsame till receives the cash which has been paid for outstanding accounts, and, maybe, other extraneous items, so that too often the constituent parts of each day's takings are not properly recorded. In an average-sized business, where it is the custom to permit the assistants to receive cash over the counter, some check on these receipts is eminently desirable, and although the means employed to this end may differ in many ways a brief outline of some of the methods usually adopted may not be out of place. In many old-fashioned businesses there are several tills, or cash drawers, throughout the shop, and the receipts taken over the counter are placed in the till without any record whatever beyond the total being arrived at, at the end of the day. In other concerns a similar system, or lack of it, obtains, with the exception that the drawers or tills are cleared at various times during the day, leaving, of course, a sufficient amount for the purpose of change, so as to avoid any temptation which may exist through a large amount of cash being available. Again, in other instances, it is urged that it is the duty of the assistant to sell the goods, and that he should not concern himself with the actual handling of the proceeds. In order, therefore, to deal effectually with the cash receipts a central receiving office, or cash desk, is to be found in the establishment, where the customers hand in their dockets with the cash, or a system of overhead wires and travelling receptacles is in force, whereby the ticket and cash are transferred by means of a lever, or otherwise, to the central cash desk, thus narrowing down the responsibility of handling coins into a special department devoted to that purpose. It is not possible, of course, in small businesses to have such a system as this latter in vogue, but where it *can* be employed no efforts should be spared in that direction, because it is undoubtedly one of the best methods which has up to the present time been evolved. Even in very small businesses some record of the cash received should be kept, and for this purpose perhaps there is little, if anything, better than some one of the many forms of register tills which are to be found on the market. Some of them are very simple, and very economical in price, so that the retailer is deprived of the excuse of expense. The record which these tills furnish should be carefully ruled, so as to distinguish between those monies which are in the nature of cash sales, and those which relate to the payment of credit accounts. The ruling need not be elaborate, two columns being generally sufficient for the purpose. The cash should be balanced with the till record every day, and the cash sales entered in total in the cash book, while the amounts which have been received for customers' accounts should also be entered in the same book, but in detail, with the name of the customer attached for the convenience of posting purposes. If the till record is ruled with a folio

column next to the credit accounts column it may be used as a posting medium, and only the daily totals carried into the cash book.

Credit Sales.—With regard to sales on credit, a variety of methods are to be found in use to-day. In some cases the amount of the credit sale is jotted down on a scrap of paper and placed to the debit of the customer's account in the personal ledger when the trader finds it convenient. Sometimes, unfortunately, he forgets all about it, with the consequent loss to himself. In other cases the details, and the amount, of the credit sale are entered in a charging book, or a rough kind of memorandum book, which serves the purpose of a diary and several other conveniences. These may not be even posted, but are marked through in pencil when the account is ultimately paid. In better-regulated concerns, however, a proper system of invoices exists, under which they are entered into a day-book, and then transferred to the ledger accounts affected. The best system, and it may be said to be the best because it is of almost universal application where any attention is paid to accounting methods, consists of a slip book constructed in triplicate form, in which the various details connected with the sale, including the price, and amount, &c., are entered. By means of the manifold carbons, which are so useful a feature of modern commercial life, three copies of the entry are obtained at one writing. The top copy is forwarded to the customer with the goods as an invoice. The second copy is sent to the assistant or department having charge of the packing arrangements, while the third copy remains in the shell of the book, and constitutes the medium of charging to the ledger.

If a practice is made of not permitting goods to go out of the establishment unless it is ascertained by the first or second copy that they have been entered in this book, a very fair check will have been placed upon any leakage which might arise from that direction. With regard to this system the retail trader will say, "Oh yes, that is all very well, but when a customer comes into my establishment and commences to give my assistant an order, that assistant is not aware, possibly, at the time the order is given, whether the person intends to pay cash for the goods or whether they are to be charged to a credit account." The answer to this objection is that the circumstances set out do not alter the method in any way, for if the sale be one for cash the top copy of the record is sent to the cashier's department with the money, or is receipted by the assistant himself, if he receives the cash, and is then either handed to the customer or sent with the goods. The second copy, as before, goes to assist the packer in his duties, and the third copy remains in the shell of the book, whence the details can be posted either to a composite cash sales account in the personal ledger, or be extended into an analytical column, so that the total of the cash sales in this analytical column can be deducted from the general total in another column, the remainder being, of course, the total of the debits which have been made in the personal ledger.

It may here be remarked that the second copy of the invoice contains no record of the price, because that particular leaf is shorter than the others, and thus only two manifold copies of the entry are made as regards the price, instead of three. The reason for this is, of course, that that particular information is not necessary for the packing department.

It should be said that the totals of the slips remaining in the shell of the book are required to be carried forward from page to page, or summarised separately, so that the total of the sales for credit accounts may be carried to the credit of sales account in the nominal ledger weekly, monthly, quarterly, or half-yearly, in order to effect the necessary double entry, thus: If the total of the credit slips at the end of the quarter, say, amounts to £1000, the details of that sum would be found at the debit of the various personal accounts in the sales ledger.

In large concerns, separate books of this character should be provided, so that they may be used on alternate days in order to give facilities for the items to be posted to the ledger. In small establishments where the volume of trade, or number of credit sales, does not warrant this method being followed, the day-book, or charging medium, may be run on the same principle, except that it should be in duplicate instead of triplicate, one carbon copy serving as an invoice, and the other remaining in the shell of the book as the posting medium. In cases where the book is so made that each leaf only contains one entry the total sales must be arrived at by a summary of all the slips, each slip, of course, being numbered serially, so that none may be lost sight of. This, it should be remarked, does not affect the posting of the items to the debit of the customers' accounts, but merely relates to the method of arriving at the total sales for cash, and on credit, during any period.

No particular form is needed in connection with these slip books, and so long as the date, name and address of customer, particulars of goods and amounts, are provided for, the remainder may be left to the wishes of each trader. It is wise, of course, to state the terms upon which the goods are sold, in order to avoid subsequent disputes. Form A is given as an example, or by way of illustration, of the general principles involved.

If it is customary when rendering accounts to give the details of the transaction, these should either be entered in the ledger at the time when the posting is made, in order to avoid the necessity of turning up each debit slip, or a statement of the customers' account should be kept running, that is to say, entered up at short intervals, otherwise the labour of rendering detailed accounts weekly, monthly, or quarterly, as the case may be, is rather onerous, although not more so under this system than it would be if the old-fashioned day-book were used.

Goods on Approval.—With regard to goods sent out on approval, these should not be passed through the triplicate day-book, but should be recorded in a special book ruled to show—

1. Date of the transaction;
2. Name and address of customer;
3. By whom sent;
4. Details;

and provision should be made for the particulars relating to the return of the goods as follows:—

5. Date returned;
6. By whom received;
7. Date charged to customer;
8. Number of slip;
9. General remarks.

FORM A.

SALES DAY BOOK.

(1) Name of Firm. Telegraphic Address.
Address. Telephone Number.
Description of Business.

Sold to

Terms.

Date.	Particulars.			

(1)

Packed by
Carriage.
Remarks.

(1)

Ledger Folio.

Where the goods are returned within the time specified the entry in the approval book would be cleared by the insertion of the particulars of the return, but in those cases where the customer decides to retain the goods they should then form the medium of an entry in the triplicate day-book, and be charged to the customer's account, the entry being cleared in the approval book as indicated, and the number of the triplicate invoice placed for reference purposes in the column provided.

Where the customer decides to pay cash for the goods which are so retained, the entry in the approval book needs to be cleared by a slip being made out, the cash being accounted for by the till record, or the central cash office, in the usual way, in order to carry out the system of not permitting goods to leave the establishment without they have been passed through the triplicate system.

Where entries of this nature are very numerous, a memorandum ledger should be kept on the same lines as the approval book outlined above, so that a quick reference to the goods held on approval by any particular customer may be facilitated.

Small Accounts.—Where there is a large number of customers' accounts to be handled, which do not warrant the opening of separate ledger accounts, one or other of the following methods might, with advantage, be adopted.

1. Accounts entered in self-indexing ledger, one line, one entry, in the following manner:—

SUNDRIES G.

Dr. *Cr.*

1907.		Slip No.	£	s.	d.	1907.		C. B.	£	s.	d.
Nov. 1	To George Gibson .		0	10	4	Dec. 2	By Cash . .	19	0	10	4
„ 2	„ C. Graham . .		0	14	0						
„ 3	„ B. Goode . . .		0	9	2	Nov. 17	„ Cash . .	16	0	9	2

2. A self-indexing arrangement, where a copy of the actual invoice is filed until payment is made, when it is removed.

Under this system the sales are treated as cash transactions, the filing method being merely a matter of memoranda, except at balancing periods, when the accounts remaining on the file unpaid would be added to the sales for the period, and carried to the balance sheet on the "assets" side as amounts due from sundry debtors.

Alternately, the file may be used exactly as an ordinary ledger on the loose-leaf principle (*see* ACCOUNTING SYSTEMS), the items being folioed from the day or charge book, and settled accounts removed to a binder if necessary.

3. Duplicate forms of customers' invoices are placed in large-sized envelopes, the front of which bears the ordinary ledger ruling, and to which the details are posted. Each envelope represents one customer, and by means of a card-index is available for easy reference.

4. A pass-book, with duplicate leaves, is provided for each customer, and entry is made in the pass-book at the time of the transaction. Top copy goes to customer, and second copy remains in book, being carried forward to

next transaction until payment is made. Unpaid accounts are journalised at the end of every month, and carried to accounts opened in the personal ledger. Accounts paid during any month are treated as cash transactions.

5. Each customer purchases a book of coupons which are intended to be used in payment of subsequent purchases, thus reducing all transactions to the level of cash sales.

6. A running account with each customer is kept in the form of a long bill-head, debits being derived from duplicate sale slips, or whatever the charging source may be. Unpaid accounts are journalised monthly, being debited to an account called "January sales," or whatever month is under review, and credited to "sales" account in the nominal ledger. Cash received during the month would be treated as cash sales, and if received after the journalising already referred to, would be credited to "January sales" account.

Nos. 3, 4, 5, and 6 are American in origin, and there are many obvious objections to each of them, but as they are not likely to be generally adopted in this country any criticism which might be offered would probably be considered superfluous.

No. 2 is undoubtedly the best for all practical purposes.

Returns.—After considering the question of sales, the most natural subject upon which to touch in consecutive order is the question of returns made by customers, and allowances made to them in connection with their accounts. All returns should be recorded in a separate book showing the date, name and address of customer, particulars of goods, and the value, which should be posted to the credit of the customer's account in the personal ledger, the totals being carried weekly, monthly, quarterly, or half-yearly, to the debit of "returns account" in the nominal ledger. These entries are, of course, really deductions from sales, and might be debited to that account, but they are usually, and preferably, recorded in a separate account so that the gross turnover may be kept fairly distinct. Allowances may be similarly treated, but some responsible person should be detailed to pass such items and be responsible for their accuracy.

Purchases.—Turning now to the question of goods purchased, the methods of the average retailer in recording such transactions are generally very much weaker than his habits of dealing with the records of goods sold. In many cases the primitive system of two files is adopted, one of which represents paid accounts, and the other unpaid. This, of course, is beyond criticism, because it is obvious that in a moment of hurry, carelessness, or forgetfulness, the distinctive files are apt to be ignored, and a statement of account, or an invoice, placed upon the one which is nearest at hand. When considering the question of goods purchased it is necessary to begin at the beginning, which, although almost an Irishism, is a very wise proceeding. Goods are not generally *purchased* without they are *ordered*, and a proper system for the record of orders is therefore eminently desirable. A special book constructed with duplicate leaves should be used, the top copy being sent, of course, to the supplier, the second copy remaining in the book for purposes of reference. No special form is needed, and the example given below may be taken merely as suggestive.

Goods-received Book.—The next book in importance, and in natural

FORM B.

ORDER BOOK.

Perforation.

(1)

To _____ of _____

Please supply to our Order the undermentioned goods, viz.:—

Date.	Particulars.	Price.	Amount.		
	(Order.)				

(1)

To _____ of _____

Please supply to our Order the undermentioned goods, viz.:—

Date.	Particulars.	Price.	Amount.		
	(Duplicate.)				

sequence, should be a record of goods received. It is extremely rare to find such a record, even in connection with the accounts of traders who are not retailers; but it is very unfortunate that the importance of this book is so universally overlooked, because the lack of it is often the cause of a great deal of the looseness which is so prevalent in connection with what may be called the purchasing side of a business. A form of goods-received book is given below, and it should be carefully studied, for although involving a little extra expenditure of time and trouble, it contains all the necessary particulars for an average business. It may perhaps not be out of place to point out that the use of a goods-received book obviates to a large extent the risk of goods being received and taken into stock at balancing periods without an invoice, and therefore without the corresponding liability being included in the accounts. When the importance of the stock question comes to be considered it will be at once apparent that an institution of this kind may make all the difference between a successful and an unsuccessful result of a period's trading.

When goods are received, full particulars thereof should be entered in this record, and when the invoice comes to hand it may be compared first of all with the record of the goods received, and then with the record of the order given. If an invoice relating to delivered goods is missing, that fact will be apparent by turning to the goods-received book, because the particular column relating to invoices will be found to be blank in such cases, and it may be made a general practice to follow up such instances by requesting the supplier to furnish an invoice without delay, so that in cases of dispute the matter may be attended to while it is still within the memory of all parties to the transaction. Too often a delay in this direction causes endless ill-feeling, and sometimes expensive litigation. In some cases the corners of filled orders, for which invoices have been received, are cut off, so that at a glance missing invoices may be indicated.

It is particularly desirable that pressure should be applied at balancing periods so that, as has been pointed out, liabilities may not be omitted. The invoices of goods purchased, after having been compared with the goods-received book, and the order book, and prices and extensions properly checked (in large businesses they would, of course, be initialled by the various parties responsible for passing the details), are in some instances re-copied into a purchase day-book, whence they pass to the credit of the suppliers' accounts in the bought ledger, and the totals—monthly, quarterly, or half-yearly—carried to the debit of "purchases account" in the nominal ledger, or they are pasted in a guard-book made of stout paper, in order to avoid the necessity for re-copying, the remainder of the treatment being, of course, identical.

In these hustling days, everything which tends to save time is very welcome, and, as there is no particular virtue in re-copying an invoice, the use of the guard-book will be found to be advantageous, the only disadvantage being that each supplier's invoices are scattered through the book because of the necessity of placing them therein as they come to hand, or in datal order.

If, therefore, it is desired to keep all the invoices from each particular supplier together, in such a manner that they can be referred to easily, they

should be numbered serially on arrival; and these numbers should be entered in the purchases summary book, from which each item can be posted to the credit of the suppliers' accounts, and the total to the debit of "purchases account" as formerly, the details not being given, for, if they be required, the serial number of the invoice becomes a ready reference.

The actual invoices themselves should then be placed on one or other of the very admirable filing systems which are in use to-day. Each of these systems has some peculiar merit, and any distinction which may be made could only be invidious, unless the need of each particular trader could be dealt with in detail; an impossible task, of course, within the limits of this article.

Returns.—As it is necessary to record the goods purchased from suppliers it is equally advisable to collect, in convenient form, details of those goods which may be returned to the suppliers by reason of not being equal to sample—not of proper quality, not as per order—or for any other reason that may arise. In addition to this many wholesalers adopt the practice of charging the cases in the original invoice and allowing same when returned. These items should also find a place in the goods-returned book, which should be on similar lines to that suggested with regard to returns made by customers to the retailer, and in some instances it is the practice to use the same book for both sets of returns, one kind being placed at the beginning of the book and the other at the end.

The details of these returns would, of course, be debited to the suppliers' accounts in the personal or purchases ledger, the totals being carried at convenient periods to the credit of "returns off purchases account" in the nominal ledger. It would, of course, be quite correct to credit the nominal account of "purchases" with these items, but under a proper regulated system each channel of intake and outflow should be kept as distinct as possible, for many obvious reasons. So far, credit purchases alone have been dealt with, and there still remains to be considered the question of purchases which may be made for cash.

Cash Purchases.—The extent to which goods are purchased for ready money will depend very largely upon the nature of the particular business under review, but the principle of dealing with such items is precisely the same in all businesses, with the probable exception that some require more details than others, but these details do not affect the figures in any way. They may be said to be merely of a domestic character. It is not necessary in such cases to open an account in the personal ledger with the person from whom the goods are bought, because as the transaction is completed almost as soon as it has been commenced there is no need for any such entry. All that is required is to carry to the debit of the nominal account of "cash purchases" every item of this character. This should be done in detail, direct from the petty cash book, or general cash book, or by means of analytical columns, to which reference will subsequently be made, when the total only need appear in the nominal account. In any event, the principles of double-entry will be completely satisfied, because in each case "cash purchases account" is debited and the "cash account" is credited, thus preserving the equilibrium of the books.

Cash Receipts and Payments.—The next branch of a retailer's business

FORM C.

GOODS RECEIVED BOOK.

Date.	Senders.		Short Description.	Railway or Carrier.	Carriage forward or paid.	No. of Order.	Date Invoice received, or No. of Invoice.
	Name.	Address.					

FORM D.

CASH BOOK.

Dr. | *Cr.*

Date.	Name.	Receipt Number.	Folio.	Discount.	Ledger.	Cash Sales.	Sundries.	Bank.	Date.	Name.	Cheque or Voucher Number.	Folio.	Discount.	Ledger.	Cash Purchases.	General Expenses.	Wages and Salaries.	Carriage and Cartage.	Petty Cash.	Sundries.	Bank.

N

which falls to be considered is the proper method of dealing with cash receipts and payments, including therein, of course, all transactions by means of the bank.

It might be thought that even if the trader is careless with regard to the proper entries of sale, and still more casual with regard to the proper recording of his liabilities, he would at least keep all matters relating to cash in perfect order; but those best qualified to judge will bear witness to the fact that in this respect the average retailer falls very far short of that standard of excellence which it is not unreasonable to expect of him. In too many cases he looks upon his bank pass-book as his record of cash transactions, and the part which this outside medium plays in his business may be grasped when it is said that it is not only his cash book, but in numerous cases his profit and loss account as well. This latter point will be considered in due course and in its proper place. There can be but little excuse for the trader whose record of cash transactions is loose or careless, because the method to be adopted is so extremely simple that even the excuse of ignorance fails in this instance.

To deal, first of all, with broad outlines, all that is required is a book having two cash columns, one on either page, on the left-hand side of which he enters all cash received, and on the right-hand side all cash paid away. From such a record the details of either side could be carried to the various accounts affected, and so complete the necessary double entries. This method, however, involves rather a waste of time and labour in posting, and it is preferable therefore to split up the cash book into various columns, which may be described as channels, through which flow all items of a specific character, each in its own column, or, to put the matter in another way, these analytical columns are used for the purpose of collecting all entries belonging to each particular tribe or family, so that the total thereof may be dealt with, in order to produce the same results as if the details had been treated separately, with, of course, a consequent saving of time and labour. A simple form of such cash book is given on p. 193.

Considering this form in detail, it should first of all be remarked that, where the circumstances of business permit, all cash received should be paid into the bank without distinction of any kind whatever. The retailer will raise the objection that it is necessary to have a fund of cash in hand, ready for small payments of various accounts, but this contingency is provided for by a secondary fund called Petty Cash, which is obtained by drawing a cheque on the banking account, and keeping a separate account of the proceeds. This will be considered later.

Where the trader is too far away from his bank to make the plan suggested feasible, or where local circumstances have the same effect, then the form given will require to be altered by a column marked "Cash Paid to Bank" being placed on the payment side, and "Cheques Drawn on Bank" on the receipt side. The first four columns on the receipt side of the given form do not call for any particular comment, because they are practically self-explanatory. Column No. 6 is intended to embrace all customers' accounts which have been paid, and the discount column marked No. 5 is to be used where an allowance of that character has been granted to the customer. It will be remembered that when dealing with Cash Sales, it was

pointed out that the till-sheet, or whatever rough record of the cash received was kept, would be so ruled as to distinguish between those which were on account of goods supplied on credit, and those which related to spot-cash transactions. Column No. 6 will therefore be entered from the till-sheets, and the items in this column, together with those in column No. 5, when posted to the ledger accounts affected, should effectually deal with the state of each customer's account.

Where postings are made direct from the till-sheets to customers' accounts in the personal ledger, the discount column in the cash book may still be used as indicated, the daily totals of the cash received in respect of customers' accounts being entered in column No. 6 instead of the details. Column No. 7, marked "cash sales," is, of course, the total taken from the till-sheet each day, and explanation has already been given of the points arising in connection therewith. The sundries column is merely by way of expediency; for instance, it may be necessary for the proper conduct of his business for the trader to place further working capital at its disposal. Any such items should be entered in the sundries column, and posted to the credit of the trader's "Capital Account" in the nominal or private ledger. Similarly, if a trader sublets a portion of his premises, there will be rent receivable, and entries of this nature should also find a place in the sundries column, whence they can be posted to the credit of "Rent Receivable Account" in the nominal ledger. If items of this character are likely to be numerous, then there would be no objection to the sundries column being divided into parts according to the nature of the entries required. The cash paid to bank has already been in some measure explained, but it may be added that the total of this column should agree with the totals of columns Nos. 6, 7, and 8; and at the end of any given period, therefore, the trader will be able to discover in a few moments the exact sum which he ought to have paid, and has paid, into his bank during that period, together with a clear indication of all the sources from which the money has been received.

With regard to the question of payments. Having in view an earlier axiom, it should be remembered that, in connection with this particular book, all payments therein recorded are to be made by cheque. As in the case of the receipt side of the cash book, columns Nos. 1 to 4, inclusive, explain themselves. Column No. 6 relates to all those cheques which are drawn in favour of suppliers having accounts in the personal or purchase ledger. These sums, together with the entries in column number 5, which are in the nature of discount, will be posted to the debit of the personal accounts affected. Column No. 7 will perhaps hardly be suitable for a very small business, because in such instances it would be rare for the trader to pay for such transactions by a cheque, but in larger businesses this is not unusual. The column headed "General Expenses" is in the nature of a general round-up of various items which it is necessary to keep distinct from purchases. Herein may be expected to be found such establishment charges as rent, rates, taxes, gas, water, electric light, insurance, and any other sundry expenses attached to the business. In moderate-sized concerns the trader would, perhaps, hardly be satisfied by gathering all such items together in one account, and it is therefore usual to split up the

general expenses column into the component parts indicated, so that instead of the items being carried to the debit of one general account, they are transferred to accounts which are headed so as to show the nature of each expense separately. This plan has many advantages, inasmuch as it enables comparisons to be made between the amount of expenses under the various headings arising in different periods. For instance, the trader will naturally be interested to see how the amount which he paid for rates in 1907 compares with the similar item for 1906, and it cannot be said that the plan involves greater expenditure of time or labour, because even under the general method each item would have to be included in the general expenses column, and it would take no longer to allocate it to its analytical column than it would do to enter it under the simpler form.

Wages and salaries require no explanation, except perhaps to say, in passing, that it is a convenient method in many cases to draw a cheque for the actual amount of these charges, and enter the same in its proper column on the payment side of the cash book. The cheque is, of course, cashed, and the proceeds used to discharge the wages and salaries due to employees. In cases where the exact amount of wages and salaries is not known in sufficient time to enable the cheque to be drawn, the amount can be estimated, and any surplus can be returned to the bank, being entered on the receipts side of the cash book in the sundries column, whence it can be posted to the credit of "wages account" in the nominal ledger. Another alternative method is to pay the wages out of petty cash, and, with regard to this, consideration is deferred until the petty cash book itself comes under review.

It is generally convenient to provide a separate column for payments in the nature of carriage and cartage, but where these are not considerable they may be entered under general expenses, or under any composite heading which will be satisfactory to the trader.

The "petty cash" column, as its name implies, relates to those cheques which are drawn for round sums to be handed to the petty cashier, the record of which will be found to be dealt with below.

The sundries column, like its prototype on the receipt side of the cash book, may be used for emergency purposes, such as items drawn out of the business funds by the proprietor, or any payments of a special or private nature which require to be dealt with in detail. If the trader makes a practice of drawing a stated sum at stipulated periods, then it would be advisable to provide a separate column for the purpose of gathering these entries together, and the total of this column should be posted to the debit of the trader's "current account" in the private ledger.

The last column needs but little explanation, for it is a total of all the columns from No. 6 onward, and the trader is enabled to see at a glance the total amount which he has drawn on the bank, and the manner in which the same has been expended. The difference between the last column on either side of the cash book will indicate the balance in favour of, or against, the trader as far as the bank is concerned, allowing, of course, for any balance, one way or the other, which may have been in existence at the commencement of a given period. If it is desired to keep the bank

balance a private matter, the totals of the bank column on either side of the cash book may be posted to an account headed "Bank" in the nominal or private ledger, and the periodical balances brought down on that account instead of in the cash book.

In a large business it is not unusual to find all cash received recorded in a book, quite apart from that which deals with the payments, and, in each establishment where the cash desk principle is in force, an elaborate summary would be kept by the cashier of cash sales in such a manner that the transactions by each assistant would be known for any period, thus giving the trader a good idea as to the value of each of his employees as a selling agent. The cash summary would be, in the cash book proper, merely in a daily total, and as its form differs in almost every business it would hardly be possible to consider the question in detail in this article. The general principles which have been indicated will, however, probably suffice.

On the same principle, customers' accounts which have been paid at the central cash desk would be recorded in a separate book or books, and the total only will appear in the general cash book. All these points are questions of convenience for the particular business under review, and the variations in the method of treatment do not affect the ultimate issue or general principles involved one bit.

Petty Cash.—Considering now the question of the secondary fund, which is called "Petty Cash," a convenient form of account book would run somewhat on the following lines :—

FORM E. PETTY CASH BOOK.

Dr.

Date.	C.B. folio.	Cash received.	Particulars of Payment.	Total.	Expenses Columns as required.

The items on the receipt side of this book will, of course, correspond with the entries made in the general cash book under the heading of petty cash, so that if the total cheques drawn in favour of the petty cashier for a month

amount to, say, £20, this same total will be found on the receipt side of the petty cash book, and would remain to be accounted for by the person having charge of this fund. On the payment side the particular headings of the expenses columns must to a very large extent be settled by the nature of each particular business. For instance, as has already been pointed out, if wages and salaries are paid by the petty cashier they should be passed through this book, and a separate column should be provided for the purpose of keeping these entries clear and distinct from all other entries. Similar remarks apply to the question of carriage and cartage, and it may also be advisable to keep distinct "stamps" and "telegrams" and other charges of this nature, which, although small in themselves, are of such constant occurrence as to amount to a fairly respectable sum in a short time unless they are carefully watched. The idea of this columnar method of recording trading expenses is not only to avoid the inconvenience of posting a large number of detailed items, but also to afford a ready means of comparison at short notice. It need hardly be pointed out that the changes may be rung on the headings and number of columns as often, and so long, as desired. There is no limit as to the number, and whether one or fifty be employed, the question of effectiveness will not in any way be prejudiced.

Gathering the Threads.—The questions arising out of the proper treatment of sales, purchases, cash receipts and payments, &c., having now been touched upon, the next important matter in the general accounting procedure is the gathering up of the ends of the threads, so that the trader may have, as it were, the reins of the business in his own hands. The first step toward this end is naturally a complete and accurate stocktaking.

Many traders are very prone to think that stocktaking is a periodical nuisance, and that actually it is not of any great value. They walk round their establishment, and imagine that they can on their shirt-cuff, so to speak, jot down sufficient data to enable them to arrive at what they call an "estimate" of the stock.

In almost any business this particular method would be decidedly unsafe, and, with regard to the general necessity of a proper stocktaking, the retailer should not need to be told that, without this inventory, any figures which he may extract from his books would be not only incomplete, but decidedly misleading. If the actual stocktaking is therefore an absolute necessity, it follows that it must be properly and accurately taken.

There should be no estimate made where actual figures can be obtained, and although it may be in some concerns that the stocktaking period is one of trial and inconvenience, the end justifies the means. All weights should be carefully recorded, and small articles counted, the prices being of course entered at cost or market value, whichever is the lower. This is necessary in order to avoid anticipation of profits, for it will readily be recognised, no doubt, that if the stock is taken at selling price, when the goods are actually sold in the succeeding period there will be no profit thereon, because it has already been taken into account at a previous date. If the actual taking of the stock is likely to extend over many days, some record should be made of the sales which take place, and the goods which are received, during the progress of the inventory, and an adjustment

made accordingly. For instance, take the case of a trader who is closing down his books on March 31; he commences to take stock on the 28th of that month, and finishes it, say, on April 4. On the 29th March certain goods are sold from a room or department, the contents of which have already been recorded in the stock book, and on the 2nd April goods are received and placed in another room or department, the stock in which is not recorded until April 3. In this instance, the cost price of the goods sold on March 29 must be deducted from the stock book, as also in the case of the goods received into stock on April 2. Great care should be taken that no goods are included in the stocktaking unless the invoice relating thereto has been received, and has been passed to the credit of the supplier's account, otherwise the trader will find himself recording the asset without making a corresponding provision for the liability, thus making a false profit to the extent of the value of the particular goods. In order to watch this matter as carefully as is necessary recourse should be had to the goods-received book mentioned above, and in those cases where the lines are left blank, or the corners are uncut, showing that no invoice has been received, application should be made to the suppliers at once before the figures are finally put together. It is necessary, of course, that any outstanding liabilities which may not be the subject of invoices, such as rent, rates, taxes, gas, water, electric light, &c., should be accounted for. In addition to these, payments may have been made under expense headings which have not fully expired at the date of the balancing period. For instance, insurance is always payable in advance, and if a balancing period supervenes before the premium has expired the unearned portion should be carried forward to the next period's account. The following form will show the method of reserving for rent, and will serve as an illustration of the principles involved:—

FORM F.

RESERVE FOR RENT.

Dr.	RENT.							ACCOUNT.		*Cr.*		
1906.		C.B. fo.				1906.						
Jan. 20	To Cash	25	50	0	0	Jan. 1	By Amount of Rent due to date	b/d	50	0	0
Apl. 10	„ Do.	70	50	0	0						
July 15	„ Do.	120	50	0	0	Dec. 31	„ Transfer to Profit and Loss Account		200	0	0
Oct. 14	„ Do.	145	50	0	0						
Dec. 31	„ Reserve for Rent due to date	c/d	50	0	0						
			250	0	0				250	0	0
						1907.					
						Jan. 1	By Amount of Rent due to date	b/d	50	0	0

The item standing to the credit of the lower portion of the account will appear in the balance sheet as a liability, while the top half of the account will, as indicated, be carried to the debit of profit and loss account.

With regard to unexpired premiums, these will be brought down on the debit side of the insurance account, and will, of course, appear in the balance sheet as an asset, together with any other items of a similar nature, under the general heading of "Sundry Apportionments."

Having thus ascertained that all liabilities have been brought into the account, the balances of the various ledgers should be struck and carried to a schedule, the balance of cash on hand and at bank being of course included. If the posting has been accurately made, the two sets of balances, debit and credit, will be found to agree. This statement is called a trial balance, and from it an allocation is made as between profit and loss account and balance sheet, all revenue items going to the former, and all items in the nature of assets and liabilities to the latter. The form of these statements may be gathered from a perusal of the article on PROFIT.

There now remain one or two special points which, while not of general application, are sufficiently important to merit attention. In the forefront must be placed questions arising where a workshop or jobbing department is run as part of the business. For instance, most ironmongers execute small repairs, and many other businesses find it necessary to keep a department of this kind. It will be seen at once that some record of each job must be kept, if it is only in order that the customer's account may be properly charged, or if the transaction be one for cash there is still the necessity of arriving at the cost of the work executed. In order that the cost price of the repairs may be accurately ascertained it is essential that the record should include, and distinguish between, time and materials, and for the purpose of identification each job should be the subject of a number, and be known by that number until it is completed. A ticket or label bearing this specified number should be affixed to each article, or, if this is not possible, then the number should be chalked or painted on the subject-matter of the repair. No particular ruling is necessary, so long as the record includes the number of the job, name and address of the customer, short details of the work required to be done, and columns for the time and materials spent and consumed in connection with it. The particular form and size of this register will vary, naturally, with each business, but so long as the main principles are borne in mind the trader may use his own discretion as to what conditions he adopts. In large establishments, an assistant is usually relegated to the duty of delivering materials to the jobbing department. The foreman in charge of the workshop gives requisition tickets for the goods he requires, which will represent the amount of materials handed over to that department, and as each should bear a job number they should be charged under that job number until the work has been completed. In a similar manner each workman should record on a time card the amount of time spent on each particular job. These items will have to be carried to the debit of the job number, and when the work has been finished it will be at once apparent that a certain amount of time has been spent thereon, and the materials consumed will also be recorded. From this basis the charge

made to the customer can be arrived at. The total amount of wages paid in the jobbing department should naturally bear some resemblance to the total wages charged to the various jobs, and although all the workmen may not be engaged on particular jobs for the entire number of their working hours, it is always advantageous to know what time has been spent on work which is *not* chargeable to customers. Leakages in the nature of the waste of time or labour can be easily detected if this plan is followed. When the work has been completed, of course an entry is made in the sales day-book, or the transaction is treated as a cash sale, according to the circumstances, in a similar manner as if the article had been sold over the counter in the usual way.

The next point to which attention may be directed arises where the business is acquired by purchase or otherwise. One of the most important matters which a retailer under these circumstances should consider, is the method of arriving at a proper statement of his financial position the moment he commences business. If the business is built up from an empty shop, of course the records will complete themselves in due course, but where the business is purchased, if there has been no valuation of stock a proper inventory should be made at the time of commencing business, and a correct statement of assets and liabilities should be drafted in order to arrive at a clear starting-point, because, if this starting-point is lost in obscurity, no matter how carefully the records are kept during the period of trading, and no matter how careful the final round-up of the figures may be, the result shown will be quite unreliable for obvious reasons.

The foregoing general observations will apply, more or less, to such traders as butchers, fruiterers, greengrocers, ironmongers, stationers, &c., but in connection with some trades there are certain special points which are indicated in other articles. *See* for example, GROCERS' ACCOUNTS; DRAPERS' ACCOUNTS; BAKERS' ACCOUNTS.

BERNARD BAGNALL, C.A.

RETAIL STORE BUYING.—The secret of the organisation of a big store is never quite realised by the outside public until they know the actual position and duties of the buyer. The word itself is not very illuminating, and one is apt to regard the buyer as a man whose duties consist of seeing trade representatives and purchasing the necessary stock dealt in by his firm. As a matter of fact, in the economy of store management the buyer plays a much more significant part.

The actual management of a store is usually carried on by either the proprietor himself or a managing director, who interprets the policy of a board, and next in importance to him in store organisation comes the buyer. It would be a far more illuminating title to call him a departmental head, because this is practically what he is in fact. It is impossible for the manager of a big store to supervise the detail work of any department, and he depends for the efficiency of his operations on the services of experts who control the various branches of the business. The book-keeping of the store which runs many departments is usually founded on the principle that each department is a separate undertaking. For an accurate idea of this method the reader is referred to an article by Mr. John Lawrie, of William Whiteley's, Limited, on STORE MANAGEMENT, which appears in this Encyclopædia.

Next in importance to the store manager comes the buyer, and he is really the head of his department. His duties are frequently the problems of a small store-keeper. In the policy of administration he is credited with an amount which represents virtually the capital of his department. His department, for instance, may be carried on, on a credit of £2000, and that limits the amount he may outlay on the conduct of his section of the business. He is expected, according to the nature of his department, to turn this amount over so many times a year at a varying profit, which is largely determined by the goods in which he deals, and of course he is expected to maintain his profits each year and to show tangible progress. Practically so long as he does this, his conduct of the department is rarely questioned by the manager.

Within the limits set him by the policy of a house, the buyer of a department is a free agent. He is practically in the position of the proprietor of a business operating on a certain amount of capital, and within the limits of his capital he has the sole right to determine the policy to be pursued in his department. He buys what he thinks will sell; he sells at the price which his experience shows him is necessary to secure the right profits, and he supervises practically all arrangements made for the selling of the goods. He is in charge not only of the buying, but of the handling of the stock, and his duty is to supervise the department in every detail associated with salesmanship.

Most big store managers reserve to themselves the right of making appointments. Appointments would rarely be made without consultation with the buyer, and seldom ended unless by direct complaint on his part. The store manager who makes appointments does not supervise the work done by any given member of his staff, and the control of the departmental hands must always rest upon the buyer in charge. He is also responsible for the methods pursued by his department—the window-dressing, the methods employed by salesmen, and the discipline of the staff; and if he did not administer the actual advertising policy so far as it related to his department, the central advertising department would not act without ample consultation and a full understanding of his needs.

Roughly speaking, he is the store-keeper within the store; for the modern store is nothing less than a collection of many businesses, and the buyer in each department is practically the head of a subsidiary business. In the store itself buying is a position of great responsibility, and authorities on store management agree that a house largely depends on its choice of buyers. Every store which appoints the wrong buyer is weakened in that department, and a satisfactory solution is not made until the manager interferes and remedies the cause of the weakness—the buyer who sets the policy. It is naturally to the interest of the store manager to have efficient men in all departments; because directly he is satisfied that he has the right man, the burden of detail management is removed from his shoulders. In the retail trade, positions of buyers are coveted because they represent the highest positions in store organisation short of actual control, and the modern store manager of to-day nearly always comes from the ranks of the buyers.

The earning capacity of a buyer in a large business depends largely on

circumstances—that is to say, on the importance of his department, the amount of its turnover, and the margin of its profit. The buyer in an average department would have no difficulty in securing an appointment worth £300 a year, while there are some departments in which the heads draw salaries of from £500 to £1000 a year. Qualifications are a complete knowledge of the trade, which is only to be gained by starting as a youth at the beginning, and going through every side of the business, from apprentice to head salesman, and by serving in various types of businesses, from the small country store to the large city shop.

RETAIL TRADE: Causes of Failure.—Many business men who begin their careers successfully complain that as time goes on they have a difficulty in holding their places in the business world, and their chief grievance is that competition is too strong for them. This is particularly so amongst the great army of retail traders whose businesses are imperilled by the modern tendency to the establishment of the large store. Face to face with the local branch of a large chain of shops, the trader on the spot is apt to ask, What can I do to prevent such competition? and every adverse condition that operates against him in his business is put down to the inroads of these huge concerns. As a matter of fact, the branch store which is one of a chain of many stores, is serious competition for all traders in the same line, but it is by no means conclusive to the trader who is enterprising. While it has many advantages in buying, it has also a great many disadvantages in selling. To begin with, it cannot possess the same local knowledge as the trader who has been established in the small town for many years; nor can it be conducted in the elastic manner which follows a knowledge of local conditions. The branch establishment often shows the local trader many points in store-keeping which he might have realised for himself if he had not been too conservative or too apathetic.

The branch store is usually better planned, better fitted, and better furnished. It often carries a wider range of stock, and frequently it is better staffed than its competitors. But these advantages are by no means the monopoly of a big financial undertaking which is establishing branch stores in every town; they could all be duplicated by the individual trader who was managing his business on modern and up-to-date lines. Another disadvantage of the branch store is that it is nearly always strictly confined to a cash and counter trade, and very rarely attempts an intimate local trade. The necessary local knowledge which would make the giving of credit safe is not usually possessed by such a concern. These are the advantages which the local trader always possesses. His knowledge of his clientele enables him to give credit with a certain degree of safety, and he should be able also, by delivery and by canvassing, to be in close touch with his customers.

The great trouble of the average local trader is that he is too conservative in his methods. Very often he has succeeded to a business and has been trained by his own parents, which roughly means that he has not been subjected to the discipline which an ordinary store would enforce upon its assistants. Going into the business as a youth, with relatives as his teachers, the way has been made easy for him, and he has come to look on business from the point of view of the proprietor. The tendency of

the proprietor of an old-established business is to regard it as something which produces him an income, and it very frequently happens that he fails to realise that for the income which has been taken out of the business for some generations, the establishment has had to render some service. A retailer brought up on these lines is too apt to consider his public as servants of his business, somewhat unaccountably, and voluntarily contributing to his income, whereas the store managed on business lines usually starts out with the opposite point of view, regarding itself as the servant of its public, whose convenience has to be studied at every point.

This may sound a simple point to state, but it is the secret of much apathetic shop management in this country. The perspective of the shopkeeper is wrong. One can choose town after town and find the individual shopkeeper neglecting the most elementary principles of store-keeping. He does not advertise, or if he does, it is in a perfunctory sense; the fixtures that were handed down generations ago are the fixtures he uses to-day; the lighting scheme was very often put in when gas was first introduced, and as a consequence the shop is dingy and badly lighted at nightfall. The windows, too, are of a type that served twenty or forty years ago, and in matters of window display they cannot make any show against the up-to-date store, which has pressed into service modern design and has dressed its windows with the assistance of a capably trained window-dressser. The result of such a process is that the shop of the private trader very often does not compare in appearance with the shop of the monopolist who is busy establishing branches in every centre, and the public are not slow to appreciate the advantages of the better shop over the one which presents so poor an appearance.

Then again, the conservative trader very seldom handles his stock in the same way as the branch of a huge store. Here again, the methods of his predecessors—the methods he has learned years before—suffice him. He cannot see the necessity for up-to-date fixtures which will either show his stock in a presentable manner or contain it in an orderly fashion when it is not on show. In such shops, one finds the stock in hopeless disorder when a customer wants a certain line of goods; or stock is left lying about in such a way that it is soiled, and the trader is compelled to offer goods which have lost their freshness. Even apart from the inconvenience of badly stored stock and the undesirability of showing soiled goods, the general effect produced by a disorderly arrangement has a bad influence upon the mind of the customer, who must contrast it in his own mind with the newly established store so smartly fitted up, in which everything seems to have its proper place and can be produced in an orderly manner directly it is wanted.

The difference between the methods of a big retailer and a small individual trader is very often one of mere arrangement. The company conducts its business, asking itself always, "How can the thing be done better?" The individual trader settles down to the opposite extreme and is inclined to make the resources which have lasted for generations serve year after year, even when in his own mind he is convinced that they are not entirely satisfactory. The big store usually provides for improved methods, setting apart a portion of its income, and allowing a certain

amount for depreciation. The old-established individual store, on the other hand, rather resents any expenditure on the mere problem of conducting the business itself. The selling proposition in the individual shop is also often at a disadvantage when compared with the up-to-date methods of a company with many shops. Very often the proprietor of the smaller business has been engaged in the same business all his life. He has grown up with it, and grown used to it, and it takes him all his time to see any flaw in his own business methods. The branch establishment of a big store is usually under a manager who has been trained to store methods, and when he gets responsibility he is still under the inspection of an official who is also imbued with ideas on up-to-date store-keeping. When the branch manager shows a tendency to become slack in his methods—a tendency which is always a characteristic of advancing age and security—he is usually pulled up pretty quickly by his branch inspector. In the case of the privately owned store, the reverse is the case. The man at the head has gained his experience largely in the one business, and with advancing age and prosperity he is not inclined to unduly exert himself in improving his own methods. Indeed, the day comes when (even early in life) he is content with the methods that prevail, and regards any innovation as inconvenient to his personal comfort. That attitude which may be discovered in himself imperceptibly, sets the tone of the whole establishment, and means the difference between prompt and aggressive selling service and salesmanship which is scarcely sufficiently interested to effectively deal with a customer at all. The customer himself who samples a store of the new type and a store of the old type is again forced to contrast the prompt, ready, and tactful service which is given to him in the one establishment with the slow, casual, and nonchalant attention which is too often a feature of the privately conducted business.

These are general indications of the weak spots in the privately conducted store, and they are frequently observable in the business of the man who complains most of increasing competition. These are grave weaknesses in his business, and they must always place him at a great disadvantage in conducting his operations against the up-to-date storekeeper, but when he complains of the keenness of competition on the part of the latter, he does so in a tone which suggests that he regards the position as inevitable. As a matter of fact, these grave objections to his business conduct could be altered by any man who had the necessary interest in his business to realise his deficiencies and the necessary initiative to secure a revolution of his methods.

GEO. EDGAR.
Late Editor, "Modern Business."

RETAIL TRADE PACKING. *See* PACKING FOR THE RETAIL TRADE.

REVENUE. *See* CAPITAL AND REVENUE

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SALES. *See* DRAPERY SALES.

SALES PROMOTION.—The difficulty that most business men experience is to increase their sales without paying too high a price for the extra

turnover. It is comparatively easy to increase sales at a price, but it is difficult, in view of competition, to obtain fresh business without exceeding in cost of advertising and sales promotion the profit which will consequently result.

It is only during the last few years that sales promotion has been considered as a science. It covers every selling operation from the time the goods arrive in the showrooms until they reach the customer—not merely the actual purchase, but every business move that contributes to the purchase. Most of the operations are not new, but until lately there has been comparatively little care taken that they should be welded together into one coherent and purposeful organisation.

The component parts of a selling scheme differ with every trade and with every business in that trade, and indeed with every department. The underlying idea may be the same, but the methods and operations in detail have to be reconstructed and rearranged for every purpose. It is therefore impossible to lay down any hard and fast methods that will be found applicable to various businesses. The chief thing is to realise the underlying principles and to learn to take a comprehensive view, bound up with a sincere respect for every point of detail, however minute it may appear.

One sometimes hears more or less portentous arguments as to what should be included in the selling scheme and what should not. It seems to me, however, that it is perfectly easy to arrive at a decision on this point if we remember that every time we come into contact with a customer, whether he be past, present, or prospective, we make an impression, and that impression is either good, bad, or indifferent. It either helps to sell or it raises an obstruction between you and your customer, or it fails to advance your cause; and if we will only consider how many opportunities the average business man loses in the course of a day, we shall begin to realise the importance of respecting the details of sales organisation. It follows that every advertisement in the daily press, every poster, every label used on the package, your notepaper, your salesmen and their methods, your travellers, the following up of your inquiries, your delivery system, your methods of collecting accounts, everything which helps to build up that confidence and goodwill between yourself and the customer both of which are essential to satisfactory business—every opportunity to create an impression in the mind of your customer—requires to be considered under the heading of sales promotion.

You may be perfectly equipped and organised in every one of these details but one, and yet that one can very likely undo all the good that the others have accomplished. It is important you should realise this point, because once you create a bad impression it is very difficult to remove this from a customer's mind, and impressions are sometimes made unconsciously.

It is of vital importance that all branches of sales promotion—advertising, supervision of travellers, window and showroom display, training of selling staff, follow up of inquiries, &c., should be co-ordinated under, and controlled by, one man, the supreme director of all business activities that promote the sale of goods—"The Master Salesman." This is a point not always recognised. In most businesses these various sections would be under the control of a partner or director; in very large concerns they are

sometimes divided and not properly controlled, with the result that the organisation, though perfectly equipped, does not work smoothly. For instance, the salesman in the showroom may not be in touch with the special advertisements of the firm, and so customers attracted by these advertisements come to the showroom, and the salesman is unable to follow up the good first impression formed in the customers' minds. The result is loss of business.

A co-ordinated selling campaign is essential to every undertaking. The selling scheme will be based on one root idea. This may be the idea underlying the business itself, because if we come to analyse the question, we shall find that most businesses are built round an idea. It may be to sell to the public goods of a high artistic value, it may be to sell goods cheaper than any competitor, it may be to sell goods of exceptional quality, or to pack them in a particularly attractive and convenient form, or to give special terms of freight. Whatever the main idea, it should permeate all the operations of the firm. It may be, of course, that a firm having one main idea will put out a scheme, possibly a departmental scheme, having quite another subsidiary notion at the back of it. Before that scheme is started the master salesman, who, according to most organisations in this country, is the advertising manager (though this is not the right name for him), should have clearly outlined in his own mind the main principles of the scheme, and see that every operation on the selling side of the business forges a link between the customer and the actual sale.

Advertising.—Advertising is, of course, one of the most important features of any selling campaign. I have already said that the advertising manager is usually, in this country, the master salesman of a business. This is because the very nature of his training gives him a better grasp of the business, and a better knowledge of conditions from the customer's standpoint, than any one else. He is really more than an advertising man, however, and should control the whole of the selling organisation. In America he is frequently called the sales manager, a title which, on the few occasions employed in this country, is sometimes taken to mean manager of salesmen—a mere gang boss by comparison. When advertising is conducted upon the principles I have suggested, and is co-relative with all the other machinery of selling, it is likely to be sane and to be divested of many of the frillings and mystery with which some men are accustomed to surround it. After all, advertising is merely "making known," and generally it succeeds in proportion to its simplicity, directness and sincerity. There are a great many ways of "making known," and that accounts for the fact that there is room for men of intelligence and experience in the advertising field. But as I have already stated, when an advertisement is considered not as something apart, as something sacred, but as part of a selling scheme, and is judged by the amount it contributes to the general business, we get rid of a lot of nonsense which is usually talked of in this connection. Advertising is a very big subject in itself, and is quite outside the scope of this article—I mention it as being *incidental* to the general selling campaign.

One piece of advice I always like to give to advertisers is, to get as near as possible in their advertisements to the arguments given by the successful salesman when actually selling to a customer. He must have clearly in his

mind answers to the following general questions:—"Why should the public want my goods?" and "Why should they buy them in preference to those of my competitors?"

The underlying idea to which I have alluded should supply a sufficient answer to these questions. By keeping in constant touch with the salesman, the advertiser will also find out what are the points of resistance in the minds of customers, and he will learn to overcome them in future advertisements. Of course, some selling campaigns practically begin and end with the advertisements, the intention is to sell goods direct without the intervention of any salesman, or without obtaining personal contact with the customer, and quite a sharp line must be drawn between this class of scheme and those which aim merely to bring the customer into the showrooms with the view that the salesman will complete what the advertisement has begun. With regard to advertisements designed to sell through the post, which are commonly called mail order advertisements, it should be interesting to remember that those who are inserting them do so with a definite knowledge that they must bring in sufficient sales to pay for the cost of the advertisement, otherwise the business must cease. It is interesting to watch how free most mail order advertisements are from the peculiarities that are affected by what we may call "general publicity" announcements. The frillings are all gone, and in place is generally a simple direct description of the article, and all the particulars that a customer requires to know before purchasing. A mail order advertiser who has succeeded for twelve months, knows more about advertising than a general publicity advertiser who has been at it for twenty years; he has proved his knowledge and knows how to buy his business. He is a Master Salesman.

A great number of advertisements, however, are designed to do one of three things, viz. to bring customers to your showrooms; to bring orders by post; and to bring applications for catalogues. It is possible to "key" the results which follow under the headings two and three fairly conclusively; but there are many ways to judge an advertisement, so far as it succeeds in bringing customers to your shop, if close touch be kept with the various departments. We will assume that the advertisement, as an advertisement, has succeeded, but it is only a link in the chain of sales promotion. From this point the matter is often removed from the hands of the advertising manager and is left entirely to the salesman. The salesman is often considered as belonging to quite a different section to the advertising, and sometimes does not even know what advertisements are appearing, with the consequence that he is unable to make the best of his opportunity. Advertisements may be good or bad, but if they have succeeded in bringing customers to the showrooms, it is important that the salesman should thoroughly understand the line of argument which they contain, so that he may be able to supply further information in the same direction. If the salesman does not realise the argument, or tries to adopt a new attitude, or does not understand what the customer has in mind, the effect of the advertisement is almost nullified, and the customer is not likely to purchase. The remedy for this is simple. Let copies of all advertisements and leaflets be posted in their respective departments each day, and let it be obligatory on the part of the selling staff to study these advertisements carefully, and be

prepared to carry on the same lines of reasoning. It is also desirable that the salesmen should be encouraged to discuss the advertisements with the advertising manager.

Inquiries for catalogues open up a large field for the activity of the master salesman. In regard to the question of catalogues, there is much diversity of opinion. Some favour a general catalogue sent out alike to every applicant, while others support the system of sectional catalogues. If the advertisement can be worded so that applicants can be induced to make inquiries for special lines, the latter system will be best. It is cheaper, and permits, moreover, of concentration of energy into definite channels of salesmanship. If one knows the particular goods in which the inquirer is interested, it is clearly far easier to induce him to become a customer. If it is desired to call his attention to other departments of the firm, there are many opportunities for doing so after the first sale has been consummated.

The following up of inquiries is a difficult and fascinating proposition. To be successful it requires to be made the subject of the most careful organisation—organisation which is at once relentless and elastic, collective and personal in its effects. It would be impossible to outline a perfect scheme to suit all businesses, or to be at all dogmatic on the details of a follow-up scheme, so much depends on the nature of the goods, the policy of the firm, and the class of *clientèle* reached. If, however, the nature of the goods makes it at all worth while to follow up individual inquirers, it is best to do so by the aid of a card system, arranged alphabetically as an index and chronologically as a reminder, or, as it is commonly called, a tickler, and except in the case of special treatment to handle inquirers by "form letters." These "form letters" will be printed in exact imitation of typewriting, and the names and addresses carefully matched, so that it is impossible to tell the letter from a specially written communication. The intervals between sending these letters and the whole scheme will be arranged by chart, so that all the advertising manager has to do is to write the letters, and leave the rest in capable hands. The question of follow-up is a very difficult one, and its importance not always fully understood. It is also a very costly one, but in view of the first cost of all inquiries, I think it is unreasonable to leave them unattended to, after catalogues or other replies have been sent to the first inquiries. A follow-up system, however, requires to be eminently sane, and the results should be carefully analysed in order to show that the probable result is sufficient to repay the cost.

Training of the Selling Staff.—In addition to having the selling staff thoroughly *au fait* with the goods they are offering and the lines of reasoning employed in the advertisements issued by the firm, the sales manager should ensure that each of his subordinates in the showrooms has been instructed in the principles of good salesmanship.

A detailed account of such an educational system would be out of place in this article, but it may be suggested that the training should take place early, when the assistant first enters the business, and that he should not be expected to devote his hours of recreation to this form of education. An energetic head of a department should at all times be on the watch to note the manner in which his subordinates approach and persuade the customers

of the firm, and should make a point of advising them, in a friendly and tactful spirit, of any improvement that seems to him needful.

With the travellers a somewhat different problem is presented. The traveller is not under the eye of the head of a department in the same way as an indoor salesman, and reliance must be placed on his sense of conscientiousness and personal enthusiasm. He must be judged by results, and these must be analysed with care and compared with results in former years, or results in similar districts, in order to arrive at a true estimate of his value to the firm.

In view of the rather feverish desire on the part of some Englishmen to Americanise their own methods, I would like to urge the following considerations. I am as ready as any one to admit that Americans appear to have exceptional gifts for organisation and advertising. Judging from their methods and their advertisements, they are far ahead of us as salesmen, but their methods are not always successful in England. The American usually finds it easier to obtain new customers than we do in England. It costs us more than it costs him, but we keep our customers longer, and, therefore, we can afford to pay more to obtain them. Whether it is due to the strenuous note of the American advertisement or not, I do not know, but from what I can gather, Americans are accustomed to read advertisements and buy without much regard to the firms that have served them well, whereas the merchants in England can afford to pay more attention to establishing goodwill, and are more successful in retaining their customers when once obtained. W. J CHINNECK.

SALES RESULTS: A Competitive Scheme.—Where the selling force has an interest in securing the greatest possible amount of business month by month, by virtue of their being paid wholly or partly on commission, it would seem at first sight that nothing beyond the extra commission accruing from extra effort could be needed as an inducement to harder work. In practice, this is not entirely true, for a man soon settles down to a regular output of energy, and does not materially exceed it except under some unusual stimulus. Taking the case of a sales agent working entirely upon a fairly high rate of commission in a business where the closing of each order means a ten-pound note, it would seem as if, in the race for wealth, such a man would never leave off work. As a matter of fact, such men generally take matters very easily, and, even in their extreme case, an extra stimulus is required in a month when an unusual turnover is desired by the management.

A prize to the leading salesman awarded every month soon becomes a matter of course, and is rarely referred to after the first few months. Unless a somewhat ridiculous handicap is placed upon star salesmen, it is generally easy to predict who will win such a prize before the month is half finished.

Unusually good results, and incidentally, largely increased profits, have been obtained by offering rewards partaking of a personal nature to salesmen doing best business. A really useful and specially fitted travelling bag, a specially designed article of jewellery for personal wear, a gold watch with suitable inscription, have each in their turn produced astonishing competition amongst selling men who could easily have afforded to purchase such articles

for themselves. It is human to like to have something to aim at, and to strive to beat some other contestant, or all of them.

Such a plan of occasional prize-giving must not often be used if there is danger of overstocking retailers through it. It applies more particularly to those who are selling something special and not so much to staple goods. The idea is that although a man may be doing a good day's work, it is generally possible for him to make just one more call before heading for home or the hotel. The result of the extra effort, spread over a large selling force, tells up wonderfully in a whole month.

The one great drawback to giving prizes to travelling men is that they are likely to wonder too much at the commencement of a month what sort of inducements are going to be put up that month, and if none at all are offered it is necessary to fall back upon the extra commission to be secured by extra effort. With the best of sales managers and district managers, it is practically impossible to tell whether any particular men are really working hard or not when they are scattered all over the country, many of them hundreds of miles from the base. The giving of a few prizes occasionally is well worth trying, provided the contestants are well posted during the competition upon the progress of all other members of the organisation.

SALESMAN AND CUSTOMER.—The commercial representative who has to depend for his income upon the repeat orders coming from old customers knows the vital importance of remaining on good terms with the users or purchasers of his commodity. But such selling men form only a portion of the fraternity, the remainder being obliged to continually look for business that is entirely new, with small hope, in many cases, of a repeat order for a long time to come.

It is easy in such circumstances to be guilty of neglect towards those who have already purchased. Great promises are often made to such purchasers with assurances of various calls in the future to make sure that the apparatus, or fittings, or machine, as the case may be, continues to give satisfaction and is thoroughly understood so that the greatest good may be got out of it.

In the majority of cases the buyer sees no more of the selling man once the order has been signed. This is a much greater loss to the selling man than to the user. The latter, with the aid of a book of instructions and a good deal of common sense, contrives to initiate his staff into the mysteries of the recent acquisition. Attachments which might be of great value are not understood, and only about half the possible benefits are derived from the purchase. At the end of the first few weeks the enthusiasm which led to the sale has spent its effects, and the user gradually becomes convinced that he was off his guard in parting with his money.

Some salesmen, more conscientious than the rest, may make one call to see that the purchased article has been properly understood, stay a very short time compared with that spent when trying to secure the signature to the order, and get away at the earliest possible moment on the pretext of pressure of business.

Users of special lines of goods must be cultivated if a broad and successful business is to be built up. There is an inborn hatred of being "done," and once a user gets this idea, trade in his immediate neighbourhood becomes very difficult upon the occasion of a future visit to his locality.

On the other hand, if the greatest pains are taken to see that every detail of the article sold is fully understood and properly used, the purchaser, regarding such attention as an act of grace on the part of the salesman, will do all in his power to reciprocate. The recommendation of the man who has paid his money for a piece of apparatus and speaks of it with enthusiasm is worth more in closing a sale than a whole page advertisement in the daily press. It is quite possible to secure such co-operation from satisfied users that it is not regarded as a hardship to write a letter to a doubting Thomas, or even to go a short distance to see him.

Old hands who really know, on taking over a fresh district, spend as much time as may be required to see all the users of the special thing to be sold. If one of them is found to be dissatisfied, everything within reason is done to bring him to a better frame of mind. In such cases there will be found people in the neighbourhood who ought to be possible purchasers, but who refuse to entertain the proposition offered. Such is the result of a batch of neglected users.

Once the dissatisfied user is made to see that his original determination to purchase was a good one, he will be quite willing to undo any mischief he may have made amongst his acquaintances, and, as has often happened, give a testimonial saying that now he thoroughly understands his purchase he is more than satisfied. Such a letter will clear up many difficulties, but the need for it reveals a bad state of neglect in a district.

Where every user is satisfied and remains enthusiastic, it is a great lever in influencing sales to be able to invite any prospective purchaser to make his own inquiries, declining even to suggest any specific individual. Of course the goods handled must be really good, but it goes almost without saying that high-grade salesmen do not attempt to sell anything unsatisfactory, for they of all men know that bluff upon the road is a form of commercial suicide.

Where valuable suggestions have been made to the purchaser by the selling man, such as improvements in system, better advertising, reduced outgoings, the user will be glad to answer any inquiries upon the telephone. This will enable the salesman when canvassing to hand in a list of users with the invitation to ring up any of them, knowing full well that the answer to be received will influence the sale more than he himself could possibly hope to do.

Each satisfied purchaser can be made a junior salesman, although he may not know that he is being exploited. It should be borne in mind that the salesman proper has one set of ideas about the product handled, but almost every user of it will have different reasons to give why a doubtful prospect should make up his mind to purchase at once.

It may be objected that users would require a commission for securing an order in the way mentioned. That is not found in practice to be the fact, for the simple reason that the salesman has already taken more trouble on the user's behalf than he is asking the user to take in return. It must be put to the credit of the average business man that he is a cut above taking money for advising a fellow-tradesman or professional man to buy something which he himself has found to be advantageous.

In any case, means can be found for extending some courtesy to a good

user, which will be of a slightly personal nature, and not liable to give the offence which an offer of a commission might provoke. So simple a matter as satisfying the users in one's district might seem to call for no comment, were it not for the well-known fact that in the rush for new business old purchasers are consistently ignored.

SALESMANSHIP. *See* SALES PROMOTION and articles under SELLING.

SALESMAN'S HANDBOOK.—Wherever a selling force exists it will pay to gather together from every available source and on all possible occasions the difficulties met in selling and the means of overcoming them, the objections raised by prospective purchasers, and how they were counteracted. Notes of such a kind, brought together into a mimeographed record in the case of a small force, and into a printed book in the case of a large one, will materially increase the efficiency of the staff. Where the nature of the goods offered is fully understood by the possible purchaser, owing to their being staple productions, the need is not so great, but where the article or line of article presented is likely to be more or less of a novelty to the possible purchaser, then the salesman's booklet becomes almost a necessity. It may be an open question as to whether it is quite fair to the party to be called upon that the salesman should have so fore-armed himself. If the goods to be sold were shoddy, and unreliable, the practice could not be defended, any more than many other things said and done by men who would associate themselves with such goods.

In the sale of high-grade goods by high-grade men, to purchasers who will derive a substantial benefit from their investment, it is more than justifiable to get together those arguments which will convince the hesitating prospect in the shortest possible time and the nicest possible way.

The use of such a book by salesmen has been quietly going on in a number of firms for some years, and unusual success has resulted. The material for such a book is collected at the periodical meetings of the selling force and heads of departments, a stenographer being present as a matter of course upon such occasions. Additional matter comes from letters occasionally received from selling men outlining difficulties which have not been overcome, an experienced salesman investigating such matters and embodying the results in the next edition. Where a training school for salesmen exists the selling man appointed to conduct it is naturally able to contribute valuable material, since he has to get it together in order to make up his curriculum.

There is nothing unusual, even in a very small force, in having the most successful salesman give his less fortunate colleagues the benefit of his past experience on the road in connection with the special goods handled, and such hints and advice might just as well be preserved in permanent form as allowed to be dissipated as soon as spoken.

It must be admitted that it occasionally happens that a prospective purchaser has heard of such concentrated salesmanship, but since the handbook will naturally contain hints for effectively combating this phase of the question, it is somewhat immaterial, even if the party waited upon refuses to argue, for he is far better off talking to a man who has learned his

business thoroughly than wasting time with an amateur who has never really made a study of his work.

SALESMAN'S MAGAZINE.—Wherever a selling force exists numbering more than half-a-dozen men, it will pay to spend time enough to produce for them a mimeographed sheet and forward it with regularity. Where the number rises to twenty, a printed folder can be afforded; and for fifty men or over, a monthly magazine properly printed and illustrated will pay a handsome dividend.

Just as the house organ is of value as an intermediary between manufacturer and retailer, so the salesman's magazine is a valuable means of communication between management and selling force, as well as between the members of that force themselves.

It will readily be perceived that fifty men selling goods upon the road will be continually finding fresh selling arguments and fresh difficulties to overcome. In the sum total, there would naturally be a great deal of information available and a great deal of information desired. The organ of the selling force, be it mimeographed sheet or expensive magazine, fills the gap between the two.

In many concerns, a selling force is scattered over the country, and many months or even years may elapse without the occurrence of such a general meeting as would bring all the members together.

It is not sufficient that the management should correspond from time to time with each man in turn, neither is an occasional interview at headquarters always agreeable, for many managers would be much astonished if they knew how bright a salesman may arrive and how despondent he may depart. It is an unfortunate fact that talks with the chief do not always produce more business.

The salesman's magazine does good in many ways, first and foremost because it is run with the fundamental idea that the salesmen will contribute to it for their mutual benefit. In practice, it is difficult to induce salesmen to take time and trouble to relate their difficulties and experiences, for they prefer to forget the one, and reserve the other for personal use. Tact on the part of management and editorial department will soon remove this state of affairs, at any rate to a considerable extent.

Unless there is some extremely weighty objection, the selling record of each man on the road should be published in the magazine, so that one member of the selling force will have to find reasons to satisfy himself that the other member ought to be permitted to beat him. The spirit of sport enters into the thing, and messages soon begin to come in from the field announcing the closing of specially good deals, and asking for the other man's figures up to date.

Since some men have more extensive grounds and greater experience than others, a mark is set for each man to try to reach, generally expressed in terms of the volume of business expected. The man who reaches the highest percentage of the figures set is proclaimed the leader.

To sell goods, the salesman needs to know his business thoroughly and to have his stock of knowledge added to continually. The salesman's magazine is an ideal medium for the purpose of teaching the latest details about the goods, competition, new lines coming through warehouse or

factory, improvements contemplated or accomplished, new branches of trade that can be opened up, new difficulties awaiting solution, and new solutions of old problems.

A copy of such a salesman's magazine taken at hazard, includes an open letter from the chief to the employees, diagrams showing the growth of the business year by year, a description of additions to the factory, particulars of a lawsuit won, a salesman's report upon how he succeeded in making an unusually good record, details of a new line just issued, a new field for an older line of goods, interesting particulars about the opening up of the business in a foreign country, experiences upon the road, difficulties and ways of overcoming them, and hints upon savings in personal expenses. Other matters of less bulk but equal importance are included, the whole being a production calculated to teach and encourage the men upon whom the whole business depends.

Numerous illustrations to enliven the work are used by those houses who run salesmen's magazines to the best advantage. Some such publications are extremely well got up, and since they have grown from small beginnings, it is evident that the proprietors find the proposition a profitable one.

The pamphlet or magazine referred to cannot conveniently be made to serve the double purpose of house organ and salesman's magazine. A sharp line should generally be drawn between the two. Many things can conveniently be discussed by salesmen in their own booklet, which would be of no interest to possible purchasers or regular customers, and in some cases it would be detrimental to publish to the public matters so discussed.

An expense of fifty pounds a month has gladly been incurred by a number of commercial houses for the instruction and encouragement of a couple of hundred employees on the road, while the cost with larger concerns is proportionately less, since expenses of preparation are much the same for fifty copies or a thousand, extra cost for paper and printer's time, &c., being the only additional outlay.

It must not be supposed that such a scheme of instruction and encouragement is only possible in the largest enterprises. It is a question of degree. The salesman's magazine can be brought to the greatest perfection where the cost can be distributed over a great number of employees, but in a small selling force, the four-page folder finds its place, and no staff is too small for a duplicated sheet. It must be remembered, moreover, that the whole staff take the keenest interest in such a publication, and matter can be included to interest all, although the primary object is to get the selling men in line.

SALESMEN'S CONVENTIONS.—The meeting together from time to time of department heads and members of selling forces has resulted where tried in the greatest satisfaction, and there have been remarkably few exceptions to the rule. Here and there, a business may be of such a nature that it is better for the selling men in one department not to meet those of another department, especially if a great variation in income exists, resulting in the possibility of envy and uncharitableness. Even such a difficulty is capable of solution.

As regards salesmen, the greatest value of conventions obtains where they are paid upon a commission basis, for then both employers and

employed are keenly interested in every move that will tend to sell more goods. It matters little whether the selling force numbers three or as many hundreds, the rule applies that time should be taken to hold a meeting once a week. Where the commission basis applies, the meeting can be held after the ordinary day's work is done; but where the basis is a salary one, the meeting has to be held in the firm's time to give satisfaction to all concerned.

A leading salesman who has his territory guaranteed to him is generally generous enough to give his newer brother just over the boundary a few hints for his guidance. In conventions presided over by a firm but genial chairman, selling men soon find themselves relating experiences, bringing out difficulties for solution and telling of new methods of closing business.

The weekly or periodical meeting affords opportunities for the management to discover the real state of feeling amongst the selling men, and many are the valuable suggestions made at such gatherings. A discussion of things which ought to be done to improve the business will bring out a great deal of valuable material where confidence exists between management and men, and where it is well known that a man is no worse off for having ventured upon a good-natured criticism of methods which need changing. To all parties benefit accrues, for if a young department head lets his youth get the better of him when dictating letters to customers, it is well for both the youth and the business that things should out.

A salesman acting on his own account, would scarcely write to headquarters about competition in his district, for fear it should be imagined there that the white feather was becoming visible; but let such an one ask his fellow-salesmen in meeting what they know about the competitors' recent efforts, and a great deal of very telling information will be got together in a remarkably short time. In the metropolis or very large cities, several salesmen can generally be brought together weekly; but where the force is greatly scattered, the meetings are less frequent but just as important.

Quoting from reports of such meetings between selling men and department heads, presided over by the general manager, one finds the following subjects among others discussed:—"Does it pay to send personal letters to prospective customers?" "How to work a London territory to the best advantage." "New lines now coming through the factory." "Difficulties met with during the week." "What can the management do to increase the earnings of the salesmen?"

At all meetings, a box is used in which suggestions are placed, signed or unsigned, by the members present. These are afterwards discussed in full. If any complaints are due, they find their way into the box with a suggestion for improvement.

Ten men on the road are all familiar with many things which are common to them, but each one of the ten knows many things which are peculiar to him. In convention, such things, many of them valuable aids to selling, are thrown into the common stock for the good of all.

Men on the inside of a business, who have never sold goods on the road, make some bad blunders from time to time, and greatly hinder the men whom they are appointed to assist. The best thing for all heads of depart-

ments is to go on the road occasionally, but since such advice is not easily followed, the next best thing for them is to meet the men who are getting the business as often as they have the opportunity. On the inside of a large concern, one soon becomes buried in a roll-top desk, and loses touch with conditions in the field. The periodical meeting with the selling force removes much of this disability.

The advertising department derives great benefit from meeting the selling men in the presence of the management. Many a booklet has been foredoomed to failure because it contained some assertion which the selling men could not endorse, and which they consequently destroyed instead of using. Dummies are readily submitted to the meeting, and suggestions taken while there is still time.

In a number of commercial houses, heads of departments regularly meet the management at stated intervals to discuss details of the business. Such meetings bring out the best that is in a man, for each one who has a spark of ambition desires to shine, and none can expect to rely upon laurels won in the past. Errors in running a department are speedily corrected in the meeting room, while the presence of a head of department for a couple of hours, without the need for excusing himself, is some indication that his department is well enough organised to run itself for a time.

In a few very large concerns, committees formed of heads of departments possessing the needful expert knowledge are appointed and made responsible for certain features. Thus the buying of new material for future requirements would be handled by a committee which would include the treasurer, chief engineer, works manager, and others intimately connected with such material in the case of an engineer's shop. Such a means would prevent the buying by one man of material which the man who had to use it had found to be faulty in the past. Meetings of such committees usually take place once weekly, and the management naturally attends when possible.

SALESMEN AND DAILY REPORTS.—In addition to making out orders secured during the day, many commercial representatives are required to make out a daily report dealing with each call made, or at least with every new call. There is always a difficulty with a certain percentage of men in getting a correct report of their work in the field: that is because nothing much results from their reports, or because they do not understand that the information contained in them is regularly used for the joint benefit of themselves and their employers.

In some concerns, there is a continual feeling of insecurity of tenure, owing to numerous changes in personnel or in districts, due to a continual cutting up to make room for more and more men. Under these circumstances, a salesman feels that he is spending a good deal of valuable time in order that some new-comer in the future may pick up the thread with a minimum of loss of business. Unless the selling man sees some tangible benefit resulting to him personally, and sees it often, he will not report correctly. He will not report wrongly, but will be negligent.

If the making out of a report results in the writing of a sensible and useful letter, or even the dispatch of advertising matter indicated by the

salesman, then he will naturally delight in sending in such reports as will, in the aggregate, form the basis of an exceedingly valuable mailing list. If he hears from some friend on the inside that reports are tossed into a basket and left there for days or weeks together, then he will act, or fail to act, accordingly.

Daily reports should be made out and mailed daily, and the fullest use made of facilities at headquarters for the sending out by a special department of a fine series of facsimile or special letters and pamphlets. The man on the road should have the absolute assurance that when he asks on his report for a pamphlet or follow-up letter to be sent, it will go out on the same day that his report arrives. Otherwise, his calculations are so often upset that he ceases to formulate any definite campaign for working his territory.

Names and addresses from reports should be promptly entered in lists or card index, so that when the advertising department is sending out a special piece, the necessary envelopes can be ready at short notice. In some cases, it is well to differentiate between likely buyers and those who are only possible purchasers, and then costly pieces of advertising need only be sent to those cases where results can most reasonably be expected. Less costly and larger issues can be sent to the entire list.

Great care must be taken by outside men to give correct addresses, and they will take the proper care if it is explained to them how fatally easy it is for a man whose business is at the corner of Regent Street and Oxford Street, to be differently entered at various times in reporting, with the result that he receives two or more of everything, than which nothing more seriously discounts the value of good advertising matter.

When daily reports are sensibly used the salesmen will render them regularly; but if they are not so used, it will be found that they will decline, either virtually or actually.

SAMPLES: How to Show them.—The methods adopted by the commercial representatives of to-day are the survival of the fittest in the great majority of cases. If the samples to be shown are light, they can be transported by hand in one or more cases or bags adapted to the purpose. This is the simplest of sample carrying, and calls for no special comment. Where the samples are bulky or heavy, a brougham or travellers' "bus" is requisitioned in large cities. So far, reference is only made to carrying the goods to the probable purchaser, but in many directions it has become the rule for the traveller to engage a "stock-room" at a hotel, where his samples can be displayed, if not to advantage (for the surroundings are usually cheerless), at least in their entirety. A traveller in the boot trade, carrying several large baskets ("skips") of sample boots, or as many heavy cases, would not always find ample accommodation for display at the shop of a customer, and he must perforce bring the customer, or his buyer, to the goods instead of taking the goods to the buyer. Moreover, the distractions of the shop are avoided, and the traveller is not liable to interruptions when trying to close a deal in his stock-room.

In all such cases, the buyer is more or less of an expert, and needs no detailed explanation of the articles offered to him. In addition, he knows fairly well the needs of his shop and the season. He is "in the market,"

for he needs to buy from somebody in order to keep his shop stocked, and as a result of repeated visits, buyer and traveller are well known to each other. Personality counts for a great deal, and if trading has been satisfactory to both parties, business may be done for many years. The traveller knows, therefore, what to present to his buyers. It is useless to offer cheap stuff to a high-class house, just as the reverse is partially true.

It will be seen that in ordinary commercial travelling the packing of samples, their transport to the next town to be visited, their display in the stock-room to buyers, and their subsequent re-packing, become largely a matter of routine, rendered the more simple from the fact already mentioned, that both parties understand the goods. In the smaller towns, use is made of a barrow and porter, for the purpose of showing samples where the packages are not too numerous or bulky, and the same rule applies that both parties thoroughly understand the goods.

This is not always the case, however, for a very large and constantly increasing business is done by travelling with goods which are not staple lines. Reference is here made to goods which, as a rule, are offered to the tradesman for his own use in his business, and not for the purpose of retailing again. Some such special goods, again, are not suitable for shopkeepers at all, but are offered to factory proprietors, or professional men, or others.

Where the special article offered is small and light, it can be carried into the office of the prospective buyer, but where many patterns occur or great variety exists, a show-room in the metropolis can profitably be supplemented by the use of stock-rooms on the road. In this class of work, known as selling a specialty, fundamental differences are found to exist when compared with the more usual commercial travelling. To enumerate only a few differences, the prospective buyer, or rather the possible purchaser, knows little or nothing of the specialty offered; he will be called upon to invest his own money absolutely, since he has not to retail the article again; the price of specialties is generally high, he has conducted his affairs without the article presented, and is generally disinclined to investigate.

In travelling with a specialty through the country from town to town, great difficulty is experienced in obtaining the use of a room at a hotel which is more like an office than the average stock-room is expected to be. Many stock-rooms are little more than improved out-houses, generally without the slightest attempt at what may be called office comfort or office convenience. They serve their legitimate purpose, but when the head of a business house calls at the leading hotel in the town to spend an hour or two in investigating a new machine, or series of books, or whatever the specialty may be, there is a great need for a business office, or miniature show-room, in which to show the goods and to place the prospect at his ease.

Sometimes the use of the hotel proprietor's office can be secured, but not very often, and the interruptions are distressing. One or two efforts to make use of a room in which a telephone is fixed generally result in lost business, for nothing is more fatal than to have the thread of an argument suddenly interrupted. The specialty travelling man will find that little ready-made accommodation exists for him, so he must set to work to make shift. One thing is fortunately in his favour—he cannot travel fast, and

generally finds that it pays to stay in a town for a considerable time while he is there. This fact renders his custom worth having, and will sometimes induce hotel people to move furniture around a little. The most successful specialty salesman will go to the best hotel in a town and secure the best room available for his purpose. The room must be carpeted, and an easy chair provided for the prospective purchaser. Tables, neatly covered, are used for the display of the samples and of advertising matter. In winter, the temperature must be such that one can sit for an hour or two in comfort; in short, everything possible should be done to make the hotel room appear like the office of a prosperous business man.

The sample apparatus, or books, or as the case may be, must be so arranged that the lighting of the apartment will display them to advantage at night time, whilst sufficiently illuminated by day. Where several kinds of special things are handled at the same time, it is necessary to concentrate the attention of the prospective purchaser upon the article under discussion at any moment, and for this reason means must sometimes be found to cover up or keep out of sight those goods which are not immediately concerned. In specialty selling, everything depends upon the presentation of the case, and even the prospective buyer could have no objection to the salesman taking all possible pains to make the investigation of the goods easy and comfortable, providing always that the goods have merit and will bring profit to the buyer. It is well that nothing should be present in the hotel office, as it might be called, to attract the attention of the visitor, and to lead his thoughts away from the proposition being submitted to him. Striking pictures and other objects are best removed, since they may start the conversation off into a wrong channel.

In the way outlined, it is comparatively easy to give a full description of a new article or process to a possible purchaser, there is no danger of interruption, and the petty distractions of the man's own place of business are absent. It has been conclusively proved that taking the amount of trouble suggested, and going to the accompanying expense, is amply justified by results; for it must be borne in mind that in many cases the course is still open for taking the specialty to the prospect where it has been found impossible to induce the prospect to make an appointment at the hotel. This is also necessary in those rare cases where the prospect objects to going to the leading hotel on questions of principle. Many specialty salesmen have at different times gone to the trouble of having made up the necessary screens, folding tables, &c., so that the hotel sitting-room might readily be made available for their purpose.

Results have generally proved that the man who takes the most trouble gets the cream of the business. If pains are taken in getting one's room ready for business, there is less tendency to rush away from a town before it is half-canvassed, and the error of leaving business in order to look for business is thereby avoided.

It should be remembered that the use of a room in a hotel enables one to show a number of samples, where probably only one could have been carried into the office of the possible purchaser. Objections raised during the explanation are therefore more readily cleared up by reference to a different pattern, or attention can be drawn to another line in which business

may result. Then again, at the hotel room or office, a comparison can be made between different grades, patterns, or models, as the case may be, while any competing line can also be at hand for comparison. One always feels more or less at a disadvantage in another man's office, but the conditions are partly reversed when the prospect visits the hotel office, where one can reduce the feeling of disadvantage by showing more courtesy to the visitor than the salesman could expect to receive from him at his own place of business, callers there being more or less a nuisance.

At the hotel office, it is often easy to show the special goods, probably novelties to most people, to travellers who happen to be staying in the house. These men have the confidence of the people with whom they trade, and can often put in a word which will sink very deeply. To transport one's samples to another town, after laboriously overhauling and packing them, is always a tiresome business, but it is a matter to which one becomes accustomed, and then it is not very serious, providing sufficient time can always be allowed for the work. An enthusiastic man selling a special line of goods, which means that he is working on commission, will make a point of removing on a Saturday from town to town, but this cannot often be expected from the commercial man who works on salary, and who, moreover, is continually moving about.

In handling samples on the road, there is a danger, especially if they are a lot of trouble, of reducing their number so far as to affect one's efficiency. It is a good rule to carry as many samples as one would advise another man to carry. Interest in one's line of samples must be maintained in selling a specialty if the maximum of business is to be obtained. In ordinary commercial travelling, the representative is not expected to be enthusiastic over his sample shoes or coffee beans. The specialty man must keep his own interest up to concert pitch, for he can only hope to make sales by imparting some portion of his enthusiasm to the other man.

Every point of a demonstration on the road must be made as clear as possible and brought out with the same interest as if the salesman had only just fully realised its great value. Too many men describe an article as if it were a very tiresome thing to have to do, and as if they thought that the listener ought to know a very great deal by instinct, forgetting that they themselves found difficulty in following the explanation when they heard it for the first time. Every argument must be presented in a bright and interested way, and the greatest care taken that each point is thoroughly understood before proceeding to the next. This is all the more necessary on the road than near to the headquarters of a business, for in the one case it is difficult to get a doubtful point cleared up, while in the other it is easy to telephone or send a messenger.

In showing samples on the road, it is well to remember to talk about the goods, and not about oneself; to show the goods, and not bother too much about one's own personality. The attention of the prospective buyer must be focused again and again upon the article being described, and his interest never allowed to waver. The buyer must not be allowed to wander off into the discussion of irrelevant matters, but in case of need brought gently but firmly back to the line of argument. The specialty salesman cannot afford to speak so rapidly that much of his meaning is lost, and it

is quite useless to travel with samples and see to their proper display if demonstrations are half-hearted or lacking in force and enthusiasm. On the other hand, in showing samples in the hotel room, it is possible to become so wrapped up in one's subject that the look upon the face of the possible purchaser which shows that he is nearly convinced, is apt to go unnoticed. If the proper moment for clinching the deal is once allowed to pass, it is easy, having talked a man into the mood for buying, to talk him out of it again. Questions of expense will limit the number of weighty samples to be carried, but the trouble and cost should never be shirked all the time that an extra sample may bring extra business.

G. H. READ.
Late Sales-Manager of the National Cash Register.

SCHOLARSHIPS. *See* TRAVELLING SCHOLARSHIPS.

SECRET RESERVE. *See* RESERVES AND RESERVE FUNDS.

SECTIONAL BALANCING.—In all but the smallest concerns several bookkeepers are necessary in order to keep pace with the record of transactions; this involves a corresponding multiplication of ledgers if the work is to proceed smoothly, so that all may be simultaneously suitably employed, and in these cases it is decidedly a convenience if each one of a set of ledgers is capable of being balanced independently of its fellows. Among many other circumstances where such an advantage would be convenient, may be mentioned the case where a ledger is devoted to the district covered by each traveller, and it is desired to know at very short notice the outstanding balances of that ledger, or the extent to which the representative's collections are coming in; the great advantage is, however, facility of control.

The sectional balancing of ledgers is effected in the following manner:—

The ordinary subsidiary books, such as day-book, returns book, cash book, &c., are so ruled as to relate to each particular ledger (or group of ledgers), and to show, in the case of a sales day-book, for instance, not only the ordinary amount column, but in addition a set of analytical columns corresponding to the number of ledgers or sets of ledgers, which it is desired to render self-controlling. By adopting similar methods with regard to the returns book, cash book, bill book, journal, &c., all the items relating to each ledger are kept in clear and distinctive channels, and at any time the sum of the debits or credits in each ledger (or group of ledgers) may be arrived at by referring to and summarising the totals of the columns relating thereto in the subsidiary books mentioned.

Form A., on the opposite page, shows a sales day-book ruled on the lines mentioned.

Where the volume of business done is large, it is more satisfactory to provide separate subsidiary books for each ledger, rather than separate columns in one book, owing to the greater facilities thereby afforded for dividing clerical labour. It would perhaps hardly be practicable to multiply *all* the books of account so as to keep distinct the entries relating to each particular ledger; this plan might be followed so far as the sales day-books, returns books, and cash books are concerned, but journals and bill books would be more easily handled if framed with analytical columns. When the slip system is in use, sectional balancing presents no practical difficulties of application; but, whatever precise method be employed, the

FORM A.

SALES DAY BOOK.

Date.	Name.	Particulars.	Details.	Folio.	Amount charged to Customers.	Ledger.		
						A.	B.	C.

FORM B.

BALANCE BOOK.

Ledger Folio.	Name or Heading of Account.	Balances, 1st Jan. 1907.		Postings, Qr. ending 31st March 1907.		Postings, Qr. ending 30th June 1907.		Postings, Qr. ending 30th Sept. 1907.		Postings, Qr. ending 31st Dec. 1907.		Totals (lateral additions).	Balances, 31st Dec. 1907.	
		Dr.	Cr.	Dr.	Cr.	Dr.	Cr.	Dr.	Cr.	Dr.	Cr.		Dr.	Cr.
	Sales Ledger.													
4														
5														
6														

ultimate object is always the same—to be able to readily arrive at periodical totals of each class of transaction recorded in each separate ledger. This being assured, it becomes a simple matter to complete the double-entry in each ledger by opening (*a*) in each departmental ledger an account to which must be posted in total all entries necessary to complete the double-entry of that ledger within itself; (*b*) in the principal ledger a distinct account for each departmental ledger, to which are posted in total all transactions recorded in detail in that departmental ledger. In this country these accounts are usually called "adjustment accounts," in the United States they are styled "control accounts."

It is clear that if the balances which are taken out in detail from the sales ledger do not agree in total with the balance of the adjustment account, some mistake has been made either in the posting, casting, or bringing down of balances in that ledger, or that the totals of the subsidiary books or analytical columns have been incorrectly made. The same processes of reasoning are applied to all classes of ledgers, whether they are sales ledgers or purchase ledgers, or of any other nature, the adjustment account, of course, changing to meet the altered circumstances. For instance, the purchase ledger adjustment account in the principal ledger would commence on the credit side with the amount due to creditors at the commencement of the period, the goods purchased since would follow, together with interest, transfers, and any other items of a similar character; while on the debit side would appear the cash and cheques paid during the period, the discounts and allowances received, the goods returned to suppliers, bills payable, transfers, and other debits, the balance agreeing with the total of the detailed balances on the accounts in the ledger under review.

It will be observed that by this means the desired end will be attained with ease, for ledgers may be balanced independently of each other, trade ledgers may be proved separately from other ledgers, and at more frequent intervals if desirable, while the general trial balance is not kept waiting for detailed results.

The expert bookkeeper will doubtless appreciate the point that, by treating the adjustment accounts as an integral part of the bookkeeping, the details contained in the various personal ledgers may be treated as merely memoranda. The general trial balance can, therefore, be settled without waiting for the proof of each ledger: it is important to bear in mind, however, that the balances of the adjustment accounts require to be verified by the agreement of the various departmental ledgers before they can be accepted as *facts*.

It is held in some quarters that the adjustment accounts kept in the departmental ledgers are redundant, as the one which will necessarily be kept in the principal ledger will serve all useful purposes; it should be borne in mind, however, that the two adjustment accounts serve as a useful check upon each other, and that without them, the departmental ledgers cannot be balanced until the principal ledger itself has been written up to date, and balanced, which would often prove most inconvenient in practice.

Transfers are a particular source of annoyance in sectional balancing, and although the use of the journal in modern commercial businesses is usually reduced to a minimum, some expedient of this kind will be found invaluable

where sectional balancing is adopted. Transfers within the confines of a particular ledger do not occasion much trouble, though they should, strictly, be properly recorded; but all other transfers should be collected in some convenient form, so that the totals passing on each side may be available for the adjustment accounts. If the system is rigorously followed, the extent to which journals will be of service may be gathered from the fact that, where several sales ledgers are kept, one journal will be required having columns on each side relating to the number of sold ledgers in existence for transfers from one sales ledger to another. Similarly with regard to bought ledgers. Then where *contra* accounts occur, there will be transfers from bought to sold sales ledgers and *vice versâ*.

The particular advantages of sectional balancing may be briefly expressed in the following manner:—

1. Ledgers may be balanced independently, each at any desired time.
2. Any errors in books may be localised either to a particular ledger, or to the side of a particular ledger.
3. The total amount due from customers, or to creditors, may be known without the trouble of extracting the balances in ledgers.
4. The division of labour may be carried to an extent which would be impracticable where sectional balancing is not adopted.
5. The system of internal check can be evolved in a very satisfactory manner, especially where separate books are kept relating to each ledger.
6. Each ledger clerk may be made responsible for his own work.

Two other systems of what may be called sectional balancing may be appropriately mentioned here, the one is the subject of an interesting volume by Sir John Craggs, F.C.A., and the other has for its advocate Mr. G. P. Norton, F.C.A. In the former system items which are posted to the ledger from a subsidiary book are simultaneously entered by the caller in a rough analysis book, called a slip book, so that the totals of the various columns show the extent to which items from each of the subsidiary books have been charged in each separate ledger. These totals may be built up into statements on the same lines as the adjustment account already described, and will to a large extent serve the same purpose. Indeed, they may be said to take the place of analytical columns, or separate books, which would be provided in a proper system. Their use is almost identical with the adjustment account, and should be easily understood by comparison therewith. It is claimed for this system that alteration of figures is prevented, and that no extra time is needed in order to perform the work, for while the ledger keeper is finding the folio of an account, the clerk who is calling from the subsidiary book enters the amount on the slip. It should be noted that this system is intended to run concurrently with the actual posting of the ledgers, or (preferably) with the checking thereof; it will be found most useful when the allocation of distinct books of first entry to each separate ledger presents insuperable difficulties in practice.

Under Mr. Norton's system, it is premised that every business transaction should be—(1) entered in a book of entry; (2) posted to the ledger; and in order to ascertain if the sum of the entries agrees with the sum of the postings, the entries are abstracted from the books of entry into a test journal,

while the postings to the ledgers are abstracted therefrom into a balance book. In order to narrow down the probability of error, each of the abstractions is classified according to the number of ledgers in use. By this means the sum of the entries may be agreed with the sum of the postings, either as regards each ledger, the whole of the ledgers, or in respect of either debit or credit side of any ledger, or set of ledgers. The heading of the balance book is as in Form B. (p. 223). The test journal form is as set out on the opposite page.

Apparently this system is only intended to be applied *after* the books have been closed for a particular period.

It is not unusual where an error, which does not dissolve readily, exists in a trial balance, for the ledgers to be analysed into their constituent parts; or, in other words, for the subsidiary books to be constructed by working back from the ledgers, and proved by comparison with the books from which the original entries were made. This process is tedious in its application, and is by no means an unfailing remedy, for it only serves to show whether a mistake of posting has been made, and, if so, from which book of first entry. With a proper system of organisation it should be quite unnecessary, for the balancing of a set of books ought always to be systematically tested at regular, fixed intervals of short duration.

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SELF-INDEXING LEDGER. *See* RETAIL SHOP ACCOUNTS.

SELLING. *See* SUGGESTIONS IN SELLING.

SELLING MEN AND TRAINING SCHOOLS.—Salesmanship as a profession has been recognised in the United States of America for a long time, where, indeed, it is regarded as one of the most important professions of the future. In that country, therefore, is found the training school for selling men brought to the greatest perfection.

In Great Britain comparatively few employers of salesmen have deemed it worth while to specially instruct the selling force in their duties; but wherever it has been done, the results have almost invariably been eminently satisfactory.

Schools of salesmanship are springing up in this country for the education generally of all and sundry in the art or science of selling goods, and some of them are doing good work, but that class of school is not referred to here. Reference is here made to schools or classes conducted by individual firms for the benefit of their own particular salesmen.

The conducting of such a school presents difficulties, the most serious of all being the opposition of the proposed students themselves. Employees who have been successful in selling goods do not believe, as a rule, that anything can be gained by spending some weeks indoors to discuss details of a business which they think they know from beginning to end. It is best to begin gradually, preferably by engaging with a successful outside man to come indoors for a few weeks to give two or three new men the benefit of his experience. This is not easy, for in the meantime the proposed instructor's own district will be suffering from neglect, and it may be necessary to put some one into it temporarily to keep matters going for him. If the two or three new men who have been thus assisted keep afloat until they have made proved successes of their districts or agencies, the rest will be easier.

FORM C.

TEST JOURNAL.

Books of Entry.	Totals of Books of Entry.	Classification of Entries.					
		Posted to *Dr.* side.			Posted to *Cr.* side.		
		Purchases Lr.	Sales Lr.	Private Lr.	Purchases Lr.	Sales Lr.	Private Lr.
Quarter ending 31st March, 1906							
Purchases Day Book							
Returns and Claims (Purchases) Day Book							
Sales Day Book							
Returns and Allowances (Sales) Day Book							
Cash Book, left-hand side							
Cash Book, right-hand side							
Bills Payable							
Bills Receivable							
Transfers							

There is not a great deal to teach in those cases where business is already being secured through a connection having been established, and where personality and friendship with those who have the power to buy are sufficient to produce a crop of repeat orders year in and year out. It is in connection with making new calls upon possible purchasers that training tells the most. With some commercial representatives it is a rarity to make a new call. Others do make a new call occasionally, whilst some, notably salesmen handling specialties and working on commission, are always calling upon new people. These last-named are the men who derive the greatest benefit of all from training in a practically conducted selling school.

The training school for salesmen must be run upon a pre-arranged schedule, or much waste time will result. A time-table must be drawn up, and adhered to as closely as possible. New men can generally be held in school for from four to six weeks, but the older men, who have been long on the road, will not tolerate spending more than a week in class.

Dealing with new men first, six weeks is quite long enough as a rule, of which from one-third to one-half of the time is spent out upon the road, in a ground used for the purpose of training. The curriculum will include tuition in the strong points of every special line offered. The instructor will bring these out in the most telling way, for he will have been specially selected for the work owing to his success in calling upon new trade. Each student will then practise in turn until able to do nearly as well as the instructor himself. It will be necessary to have some one act the part of a shopkeeper, professional man, or as the nature of the goods may require. Acting as a prospective buyer, he will oppose all the reasonable objections he can think of, and do his best to avoid buying from the salesman who is practising upon him. The new salesman will fail at first, and the instructor himself will take up the running and prove to the class that the man can be sold to, if only the proposition is put in the right way.

The commercial morality of this training need be in no question, for it is vastly better for a shopkeeper to be waited upon by a man who knows his business, and puts his arguments in a clear and straightforward way, instead of wasting time beating around the bush to no purpose.

Competing lines will come in for special attention in the training school, and comparisons will be made between actual competitors' goods and those to be offered by the salesman. Full credit must be given to competing lines for every good point possessed, so that the salesman may have matters presented to him exactly as he will meet with them out of doors. It must be proved that the goods he will have to offer score on the balance of advantages, for everything in this world is a compromise, and no one line has a monopoly of every good point.

The instructor himself will often act as a possible purchaser who needs a great deal of convincing, for he is in the best position to know the arguments which have caused him the greatest trouble in calling upon people.

Price lists, decisions bearing upon the business, the making of daily reports, the filling out of orders, the collection of accounts, will all be discussed in school. It will be a good plan to have duplicated or printed a few of the most difficult objections raised by possible purchasers, together

with the best means of overcoming them. The students can learn these almost verbatim, and so be prepared for them when they crop up on the road.

After the three or four weeks indoors, it will be a pleasant relief to both instructor and students to get out upon the training ground and make calls with a view of opening up new business. To a beginner it would not be easy to explain to a prospect the presence of a second party, but it is found in practice that the older hand is well able to overcome the difficulty with a little tact. The five or six men who generally constitute a class meet the instructor at lunch-time, and notes are compared, the difficulties of the morning cleared up, and instructions given for the afternoon's campaign. In a similar way, a short meeting is held every morning before commencing calling upon the trade.

With regard to older men in any particular business where new trade has to be opened up, it has already been stated that one week indoors has to suffice. Talks by heads of departments should be given so as to outline future campaigns, improvements coming along, advertising about to be undertaken, and newly proved successful methods of working. It is not generally profitable to admit new men to these gatherings, for the matters under discussion are likely to be punctuated with sufficient complaints to discourage recruits. It is only human to shout about things considered wrong, and to remain silent about those matters which are eminently satisfactory. It is not possible within the limits of an article such as this to do more than give the faintest outline of the organisation of such schools for salesmen as have proved to be profitable in this country up to date.

SELLING SPECIALTIES.—Specialty salesmanship is a term used to express the selling of one particular line of goods, or even a single article, to persons who, generally speaking, do not retail the same again, but retain it for use in their own businesses or homes.

This definition of specialty salesmanship makes clear that a great deal more is exacted from those engaged in the work than is expected from the commercial traveller. The commercial traveller may sell flour to a baker for many years; the specialty salesman may sell him a machine of some kind, and not expect to do business again for years, and perhaps never again at all.

The commercial traveller is usually given a list of customers to call upon, and those customers have to keep their shops stocked by buying from somebody. The demand is already there, and the traveller simply does all possible to increase it. But the specialty man generally finds no actual demand for his machine or book, or whatever he is interested in, and has to set to work to create a demand—a task all the more difficult, inasmuch as the prospective purchaser will be investing his own money with no hope of passing on the goods at a profit.

Whilst the value of a list of satisfied users of a specialty can hardly be over-estimated, it is about all the new specialty man has to assist him at the start. Handling a line which prospective buyers have done without all along, he finds himself compelled to demonstrate to every fresh person the value of what he has to sell, and usually to entirely change that person's ideas upon the subject under discussion.

The specialty salesman, therefore, has to be an originator. He needs to possess much initiative, the ability to work satisfactorily without control, or with very little. The difficulties of his business will call for eyes and ears that are always open to make the most of the slightest opportunity. To secure hints as to people who might possibly be interested in his specialty, he must be able to mix with other successful business men and to win their confidence in an upright way.

The specialty salesman meets with many more rebuffs than his confrère the commercial traveller, for he is perpetually calling upon new people, and really never comes near to establishing a "connection," for he can only hope for an occasional repeat order. Sufficient has now been written to make it clear that the specialty salesman, or "sales agent," as he is often termed, has to be a born fighter for business. In addition, he must continually study in his chosen profession, or will soon become out of date.

It is superfluous to add that good health and industry are required, for without those qualifications there is little chance of ultimate success. The large incomes made by successful sales agents, however, continue to attract a great number of men, many of whom are quite unsuitable for the work. It has been found profitable, if not actually necessary, to instruct new men in the business to be undertaken, so that they may have a better chance of success. An allowance sufficient to cover personal expenses is made in such cases during the few weeks period of instruction. Too much importance cannot be attached to the qualification of being able to work when unwatched, for employers know to their cost that they are continually engaging men who do not really love work, and who become less industrious as their distance from headquarters increases.

After every precaution has been taken in engaging men for specialty selling, there is always a large proportion of failures. This fact alone makes the successful men who can point to good records of great value, and their services fetch a high price in the market. Given initiative, a fairly pleasing personality, and the other qualifications noted, there is every reason for regarding this special kind of salesmanship as a most important profession.

Payment is generally on a commission basis, either partially or entirely, money being usually advanced weekly against commissions to fall due in the near future. This method of payment should be quite satisfactory to the man who feels that he is in business for himself, and that there is very little limit to his earning capacity. He need rarely consider that the rate of commission might be cut down in consequence of his earning too much, for there are almost always too many unsuccessful men to allow of a cut in rates. Even the indifferent men must live, and unless they earn enough to keep out of debt, it soon becomes impossible to get men in sufficient number to carry on a business of any size. The rates of commission being fixed to accommodate the moderately successful men, there is always a splendid opening for the exceptionally good salesman. Like many another profession, there is not a great deal of money for the men near the bottom, but ample incomes are obtainable by those who can reach the top.

This brings us to the article to be sold. It is desirable for the ambitious man to consider several propositions, and to select that article for selling which appeals to him most strongly, and for which he believes there is a real

need. If there are competing specialties, an effort should be made to become associated with the firm whose methods are the most up-to-date, and whose goods will profit by comparison with competing lines.

Unless the salesman is thoroughly convinced as to the great value to the purchaser of the article to be handled, it is better not to start, for speaking generally, the difficulties of the profession are quite great enough without one's having to be an actor every working day. Before taking up a line, he should call upon a few users of the specialty under consideration, and find out if they are satisfied. If user after user tells him that the purchase was one of the best investments he ever made, then the selling man is justified in taking up the proposition; but if he is met with black looks, there has been something wrong in the past management, or else the goods are not what they profess to be.

After the intending salesman has himself been convinced of the undoubted value of the specialty, he is in a position to convey his enthusiasm to others, provided he has the ability. If the firm offering him an engagement are willing to train new men, the salesman should avail himself of the opportunity, for it is only reasonable to suppose that the owners of a business have discovered, through past experience, the best way to handle their own particular line. No man knows everything of a subject, and one's personality is by no means destroyed by having a course of lessons embodying the failures which have been made by some of the former employees and the successes made by those remaining, together with the reasons in each case.

So much depends upon satisfying the users of a specialty, that absolute squareness in dealing will be found by far the most profitable in the end. One purchaser who is smarting under a grievance will almost entirely stop sales in his immediate neighbourhood and in all sorts of other unexpected places, and he will shout his dissatisfaction from the house-tops. The satisfied man will not say a great deal about his purchase, for he regards satisfaction as a matter of course, if he ever considers the matter at all. Sharp practice has often been indulged in when selling specialties, and it is a great pity. It behoves every member of the selling profession to maintain the high standard of conduct which renders business easy by establishing confidence, which is the basis of our whole commercial system.

Unfortunately the income to be derived from the sale of special goods varies very greatly from month to month—in fact, the steady-going commercial travellers regard the specialty salesman's occupation as more or less of a gamble. Deals take a great while to work up in some cases, and figures are generally prepared on a monthly basis. A month is only a short period of time, and the income made month by month therefore fluctuates violently. For this reason it is an advantage to possess some reserve capital of one's own, or only to draw week by week the average amount likely to be earned. The lean months will then be counteracted by the fat ones. If a balance accumulates to one's credit on the books of the employers, it can be drawn in a lump sum from time to time, and then one really feels that he is in business on his own account.

It is fairly easy for the specialty salesman who is working in town, and whose expenses are therefore light, to draw from £5 to £8 per week, and to keep his account properly balanced, but only if he has the right kind of

ability, the knack of selling. If required to work in the country and carry samples of considerable weight, considerably more money will be drawn, and the rate of commission is invariably higher in consequence.

In some cases payment is made by salary, plus expenses and a small commission on turnover, but that is more usual in the case of commercial travellers properly so-called, and is not a likely way of calling forth the continual new effort required in selling specialties. If a salesman on the road knows that one extra success will bring him an additional ten-pound note, he will find it easy to make an extra effort, but if the amount of the sale simply goes to swell a yearly turnover, upon which 1¼ per cent. may or may not be obtained, the effort is not so likely to be made.

Many men feel that a regular fixed salary is an absolute necessity, so that their income and expenditure may be known and arranged for in advance. To those men commercial travelling will appeal more strongly than specialty salesmanship, especially since the former profession calls for just as high-grade qualities as the latter, although of a somewhat different kind.

Those liable to fits of depression should not enter the selling profession, especially the specialty branch of it, for the fluctuations in income, the unaccountable failures on some days, following the unexpected successes of previous days, will upset the balance of such people. Many men, again, have no great stock of patience, and do not understand calling half-a-dozen times for an interview, and waiting as many weeks or even months for an order.

The selling of specialties is generally an outdoor life, with something of the spice of gambling. Calling forth the best that is in a man, it is an enjoyable occupation to many. Its many uncertainties, the fact that the month of hardest work is rarely the month of greatest results, and that the certain prospect does not always buy, would render many a worthy man utterly miserable. To the self-reliant optimist there is a great field open. The pessimist and the man who needs supervision are better off in other spheres of work.

Of preliminary preparation for the life referred to, little can be said beyond emphasising the need of a fair general education and the cultivation of a pleasant but not subservient manner. So many men will be met in the field whose methods of business seem all wrong, that one needs a goodly share of tolerance for the faults of others, so the man who is perpetually seeking to put other people straight will need to be a diplomat if he is to succeed.

That genius which consists of taking infinite pains is almost essential, for in the majority of cases it will be necessary to prepare a course of action and a line of argument before attempting to make an approach upon the possible purchaser. Some men are easily able to arouse interest in others, and attention is given to them almost as a matter of course. Such men, believing thoroughly in the article presented, are able to convey their enthusiasm to a prospective buyer and bring his interest to such a pitch that he determines to make a purchase even at great expense.

Honesty is the life and soul of the selling of specialties. The article must be honestly worth its price to the purchaser, the salesman must be honestly convinced of its value, and must be honestly able to induce the prospect to invest his money. Even then hard work remains to be done, for the average man steadily refuses to be convinced about a thing he does not

understand. Salesmanship is therefore largely a matter of teaching others what the salesman knows to be true.

SHOP DEMONSTRATIONS.—An advance in the methods of establishing a proprietary article has been by demonstrating its quality in the shopping centres. This idea is practically an offshoot from the general tendency shown to use exhibitions which may have local, county, or national significance. There are some signs that the trade exhibition has been overdone in many of its aspects, but there is one feature of the trade exhibition which most manufacturers have realised, and that is the advantage it gives of bringing him or his representatives into close and actual contact with the consumer. In selling many specialities, particularly foods and articles generally in demand in the home and the daily life of large numbers of people, the conversion of the non-buyer into the buyer is frequently best achieved by demonstrating to him the excellence of the article. In the past the exhibition has lent itself to this kind of missionary work. In centres where big crowds gathered together it was obviously a good business move to be represented by a stand where practical demonstrations of the value of the goods could be made to all who chose to stay the time occupied by the demonstration. The value of this idea made the series of successful exhibitions which have been held of recent years possible, and stands at exhibitions became more and more popular with dealers in tea, cocoa, meat extracts, patent soups or food-stuffs of most characters, and with manufacturers who had patented or proprietary articles of daily use in the cleaning or maintenance of the home.

The best work at exhibitions has always been on the basis of a free demonstration of the article offered, prepared, if it were a food, ready for consumption, or actually shown in use if it were a labour-saving device, so that all who passed might see the merit of the idea, either by tasting it in the case of a food, or by trying it in the case of a patented article. In such exhibitions patents for household purposes, new cooking and cleaning methods, fresh schemes of lighting, ideas for furnishing, methods of heating or cooking, all lent themselves to this form of educational treatment. Articles in staple demand, such as soaps, polishes for metal or furniture, new brands of tea, coffee, meat extracts, custard powders and the like, have all been persistently pushed by sample treatment at exhibitions. Of recent years the idea of the exhibition has been extended to a more regular method of demonstration, and its extension, owing to the success of the exhibition, was almost a matter of course. To-day many firms, who sell articles in popular demand, keep staffs of skilled demonstrators, whose mission it is, not to wait upon the exhibition, but to make opportunity for a constant succession of small exhibitions run on the individual enterprise of the firms they represent.

The newer method of doing this is to select a trader who deals largely in the goods in a particular district, and approach him either for space in his establishment, or room in his window. In the past he has been prepared to meet demonstrators in this way by carrying stock and trusting to the advertising campaign of the firm engaged in the work to recoup him. The first experiments along these lines were done in the belief that the special demonstrations in a given shop would benefit the proprietor, but so general

has the tendency to this form of exhibition become that many shopkeepers are now asking for special terms. It is probable, as the method grows in popularity, the trader will not be so much inclined to comply with the demand for space for exhibition purposes, but even if this be so, a way may easily be found which will enable this form of exhibition to go on without involving too heavy an outlay in centres where they can be conveniently held.

At present such exhibitions largely take the form of a special stand erected in a busy shop with a skilled demonstrator—the servant of the advertising firm—in charge. At this stand, if the article offered for sale is a food, samples of it are cooked and served; if it is an article of use, an operator is present to demonstrate to every customer the merits of the article in actual service. Vendors of food specialties have led the way in this form of enterprise. A cup of tea or cocoa, a sample drink of a new meat extract, a specimen bowl of soup from soup preparations, a demonstration on the making of jellies, custards, &c., from different patent preparations, have all lent themselves readily to this form of selling treatment, and all that is needed in a busy shop is a corner for the establishment of a buffet. Medical specialties have also been sold in a similar manner, as also a variety of proprietary articles of household utility which can be easily and instantaneously shown in use.

There is no doubt that a policy of this kind for a manufacturer of staple goods produces excellent results, and is a means of educating the public to a new demand, the value of which cannot be over-estimated. People who are shopping in a casual way, and familiar with the shops they are using, probably in the smaller towns, find these special shows a great source of interest, and are readily attracted by the innovation. They are not only brought into direct educational touch with the specialty, but frequently go away to talk of their experiences, a result of the work which has a distinct commercial value. This method of pushing trade is largely an extension of the older and cruder idea of free sampling. Many firms who were convinced believers in the free sample and house-to-house distribution find a direct demonstration much more profitable, as preparations can be made and goods displayed exactly as their proprietors would like them, while the interest of the town can be stimulated by the free invitation to view the demonstration through the advertising columns of the press. Roughly speaking, there is less house-to-house distribution sampling done, and a greater tendency displayed towards making the stores handling certain lines of goods the vehicle for establishing the merits of new articles. It has been found to permanently strengthen the local trader and to be a much more effective method of getting into touch with the purchasing public. *See* WINDOW DISPLAY (Wholesale).

SHOP-FITTING.—The qualities to be aimed at in fitting a shop are utility, good appearance, and economy combined with durability. The fittings of a shop to be useful must lend themselves readily to the convenient storage of the stock, to the ease with which it is handled, and to its effective and attractive display. The windows must be well planned and nicely fitted, for it is here that the shop comes into first contact with the purchasing public. The floor of the window should be low—indeed, as near the level of the pavement as possible. The doorway should be within a

deep porch or vestibule with tiled floor, and the sides of the windows should slope away from the point inwards. By this means greater window space is obtained where the frontage is not very wide. The squares of plate-glass, each as large as possible, should be set in polished wood frames, and beneath should be brass plates bearing the name of the firm. In the newest shop fronts a section of the windows at the top is filled in with coloured glass. Running the whole width of the premises, above the windows, should be a bold and striking fascia bearing the name of the proprietor in unmistakable characters. A useful and permanent style of fascia is one of mahogany or teak with sunk letters gilded; the whole being hermetically closed with plate-glass. It will never require painting; and if well made, is practically indestructible. The windows should be fitted with side mirrors; and, if for provisions, with a sliding sash and marble bed.

The interior of the shop should be fitted, if for a grocer, with provision counter with marble top and tiled front on one side, and with a grocery counter with mahogany top and panelled front on the other. The coolest side should be chosen for the provision counter. The walls are to be lined with fixtures, tea-bins and nests of drawers. Tiling and marble shelves are best adapted to set off the provision side to advantage; whilst on the grocery side, tea-bins with lacquered fronts, cupboards with glass doors for smaller articles, and a row of lacquered and gilded canisters are the orthodox fittings.

It would seem that a grocer's fittings and utensils on the whole cost more than those found necessary by a draper. With the former, scales, scoops, a butter-block, and the almost indispensable machine for slicing bacon (a splendid adjunct to the provision trade), are matters of necessity. The grocer commencing in business must not lock up too much of his capital in fittings and utensils: he will need to think of his stock and also of the necessity of keeping some capital in hand for contingencies.

Of course, one of the many professional shop-fitting firms will estimate for fitting the shop if requested; and it is well to get estimates from two or three and compare the result. This method, however, is an expensive one, as although the work done by these firms is artistic and elegant, their charges are high.

If economy as well as efficiency is strictly imperative, it is possible to adopt the following plan:—The measurements of the shop having been taken, chalk out on the floor the spaces to be occupied by counters and fittings. Then a visit may be paid to Old Street, London (or some similar centre), where there are dealers who have large stocks of second-hand shop-fittings for sale. A selection may be made at a very moderate cost as compared with new, and the fittings may be consigned by carrier to the shop. Here a local carpenter may be called in, who, under the guidance of the energetic proprietor, will speedily adapt them to the premises.

Whilst the question of lighting is dealt with under a separate head, mention must be here made of utensils. The grocer should have a platform scale for weighing heavy goods (the weight of all purchases *must* be checked as they are received), a larger grocery scale for general goods, and a smaller brass tea-scale. A number of scoops of various sizes will not be an expensive item. A coffee-mill will be necessary; and if, as he should, the grocer sets

out to roast his own coffee, a roaster heated by gas. Both can be obtained very moderately and suitable for any size trade. At first sieves will suffice for cleaning fruit (and currants and sultanas require but little treatment nowadays); afterwards a fruit-cleaning machine may be purchased.

On the provision side, a marble butter-block must be obtained, and a set of butter scales and also of bacon scales with weights. It may be mentioned that scales of all kinds may often be purchased cheaply second-hand. Bacon knives and saw, and butter slices and prints, with some butter dishes, are also required. A bacon-slicing machine is not absolutely necessary, but it is a great help to trade.

In general, various kinds of tickets should be bought, not forgetting the legal tickets for labelling margarine. It is well to set out with a good system for the care of the cash, and a patent cash-till (not of too expensive a variety) is often found a profitable investment. The necessary books are also an item, including cash-book, bought and sale ledgers, and duplicating books for entering orders and making entries of credit sales. For the rest, circumstances must be the guide of the beginner opening in business; but before commencing to lay out his money the novice should make a careful plan of the fittings he means to instal and a list of the implements he will certainly need. In estimating the cost he must be ruled by his available capital. He should overstate rather than understate what he intends to spend, and allow a fair margin for the unexpected needs which will be sure to make themselves felt as the work progresses.

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SHOP: Opening the New.—No modern trader to-day commences a new business by simply opening its doors. A great effort is made to secure attention for the new enterprise, and to make it something in the nature of a social event. In the old days when Liptons Limited were opening up their branches almost monthly they created a special machinery for calling attention to each branch as it was completed. Their methods would not suit every business, but they serve to illustrate the idea. A campaign was started some days before the shop was due to open. It consisted of big preliminary advertising in the press, followed by daily processions of sandwichmen and pamphlet distributors, processions which were sometimes half a mile long. Each man wore a distinct uniform, and there was an interval of twenty or thirty yards between him and the next, and a long-drawn-out procession could not fail to rivet the attention of the town on the new enterprise. Since then Liptons have become firmly established, and perhaps they do a different class of trade. They have grown a little more conservative in their methods, and possibly would not employ these means in our time. There is no doubt that in their day they served their purpose, which was to see that each branch got a satisfactory send-off. To-day we attempt the same effect, but by somewhat different means. The most recently opened store in London started its career with an exceptional scheme of advertising. The papers were full of eulogies of the shop itself with cartoons by leading artists, with particulars of the service they were aiming at and glowing accounts of the goods to be purchased. A feature was made of the modernness and the completeness of the shop and the various conveniences

arranged for the comfort of visitors. The whole concluded with an open invitation to everybody, while maps were freely circulated showing the position of the establishment itself. In this and other enterprises an attempt was also made to secure the presence of some big social personality and the visit of this personality was duly recorded in the press. The great aim was to convey to the public that here was something different in shops and the opportunity should be at once taken of making a visit of inspection.

Another enterprise which opened lately was a venture of a different class. It was an hotel and restaurant at popular prices. Here the opening campaign consisted of a week of steady advertising showing its attractions and quoting its prices, and when the opening day actually arrived one of the features was the presence of the Grenadier Guards Band. The organisers in this case did not forget to let the public know that they might sit in luxurious surroundings and hear the Grenadier Guards while they took a cup of tea, which might only cost threepence.

These are sensational methods adopted by huge enterprises in great cities, the aim being to focus public attention on the business from the moment it starts out on its career. In smaller towns and in connection with smaller enterprises, something much less ambitious has to serve the same purpose. There is, of course, good reason for this. When the area is smaller the preliminary flourish of trumpets must not run to such costly items, but, on the other hand, it should not be forgotten that to address a smaller area and proportionately produce the same effect costs a great deal less. In opening a new business in a great city one has to impress the whole of the city and the process is expensive. In opening a business in a small town, a much more limited public has to be addressed, and the process of calling the attention of that public to the fact of the new business establishment is a much less expensive undertaking. If the work is done effectively the smaller business should carry the same amount of conviction to its public as is carried by the bigger undertakings in great cities, which can afford to spend from £5000 to £10,000 in making their opening days known.

Certainly no new business should be left to open its doors without emphasising the fact. In the average town much can be done by economical means. A fortnight's steady advertising could be carried on in the local press in which half pages might be taken and made most effective. They would tell of the place the business hoped to fill in the distributing economy of the town, and they would show the advantages it would have over its established rivals. In the small town a well-prepared booklet could also be effectively distributed. There would be no difficulty in placing the booklet in every house of a certain rental value in a town of 70,000 to 80,000 inhabitants. This might be done a week before the establishment opened, and should contain the story of the creation of the new business, a statement of its aims with a full account, well illustrated, of the attractions of each of its departments. On the eve of the opening day the same list of names might be further circularised, each householder being sent a personal invitation to attend the opening ceremony. To a small business this may sound a somewhat tall order, but only a low percentage of the invitations sent out would be used on the first day, and though it might

result in crowding, there should be no undue pressure. Even, however, if this method resulted in unusual and unexpected crowds, the effect produced would still be satisfactory. Those who were crowded out would still desire to see the business which so many people had evidently wanted to visit.

In the shop itself much may be done on an opening day to stamp it on the memories of the people who are induced to visit it. On the opening day the business should not be too keen for sales; it should be rather inclined to treat every visit made as a visit of inspection. If sales are good, all the better for the new business, but no effort should be made to force sales. The aim should be to give attention to individual visitors, to see that they have an opportunity of viewing all the departments with as little inconvenience as possible, and to ensure that they leave the shop conscious that they have been well treated by the directors of the enterprise. If the business is large enough it would be advisable to run music and light refreshments. In any town in these days it is not difficult to provide an interesting orchestra of eight or a dozen performers, nor would it be expensive; and if advisable, a few vocalists might be added. Care should be taken to make a feature of light refreshments which could be distributed at a minimum of cost, and if the firm were in a position to do so, at no cost whatever.

One of the most important items should be the provision of ample printed matter relating to the stores. The full story of the house in booklet form, four-page pamphlets on departments, picture postcards with views of various sections of the shop, or any printed novelty devised along the same lines, should be available, and the staff should see that every visitor receives a due share of this printed matter. The great aim in opening a shop should be to make it something of the character of a public exhibition, and when the public have been induced to make an inspection an effort should be made to ensure that they carry away some further mementoes of their visit in the shape of attractive printed matter.

All this applies to the shop that is to be opened on the store plan, but such a programme would have to be modified in the case of some of the simpler businesses and trades, such as the jeweller, the tailor, the butcher, or the restaurant keeper, where accommodation is limited. The best opening would be a preliminary course of advertising with a persuasive booklet, and as the premises could not be turned into a general exhibition, some continuity might be given to the effects of the preliminary advertising by continuing a steady course of advertising with form letters weekly for four to six weeks. If possible, a leading line might be cut and a feature of this made in the advertising. The great aim in all shop opening proceedings should be to attract as many customers as possible and to give them a pleasant impression of the business from the very beginning. The general experience of trade is that once the public see a new business and are taught that it is likely to serve their needs with individual attention to their wishes, they will steadily patronise it from the first moment of its establishment. At all events, to simply open the doors with a conventional announcement in the papers is to leave the public unaware of the existence of the shop and to run the risk of waiting months—it might be years—before they find their way to it.

SHOP-SALESMAN AND CUSTOMER.—Every employer who runs a thriving business and every salesman employed in it should realise the importance of the impression made on the customer by the assistant who attends to his wants. There will be no difficulty about this if the salesman can be induced to realise that on his exertions depends the success of the business with every particular customer whose wishes he tries to meet. The difficulty is that some salesmen cannot be induced to see the importance of this point of view, and it is imperative that the attitude of salesmen in this connection should not be left to themselves to be developed in the right direction. The wise employer of salesmen will see to it that he has a distinct selling policy and will take particular pains to enforce this policy upon the attention of his staff. Only by constant education of salesmen and constant supervision to see that the ideas of the proprietor are carried out will an efficient selling force be developed. If the staff are left to themselves to develop the selling policy of the house according to their own ideas, difficulties will arise, and the highest standard of efficiency will not be maintained.

The importance of a salesman will readily be perceived if the trader remembers that the salesman is the point of contact between his business and its hundreds of customers. The stock may be all right, prices may be satisfactory, the appearance and the conduct of the establishment may be everything to be desired, but these things go for nothing if the arrangements for the service of the customer are unsatisfactory owing to the negligence of a salesman. All the shop resources in the world will not counteract the bad effect produced by the man who comes in contact with the customer and conducts himself in such a manner that the whole tone of the shop itself is let down in the eyes of the customer. It is possible for a salesman to do more harm in an hour than can be undone in a year. On his tactful handling of the customer must ultimately depend the success of every retail business.

In large businesses, this point of view receives adequate attention and the sale staff is carefully drilled. It is impossible in such businesses for any servant of the house to persistently treat customers with a lack of tact. The work of each salesman is carefully observed, and shortcomings would be quickly noticed. In the smaller business, however, the work of salesmen often goes either unsupervised or supervised so slightly that weaknesses in the service are not checked. Much is left to the initiative of the man behind the counter, which is quite satisfactory where the man employed is a first-class hand, but the results are serious when the salesman is not efficient.

The great danger about the average small shop in relation to its salesmanship is the lack of discipline which is implied by failure to properly supervise the staff. Its first manifestation is a general sense of slackness which can hardly be defined in words, though the customer is quick to notice it, particularly when he sets the service against that which he receives in a properly disciplined store. Out of this lack of supervision, which should end in proper discipline, first springs a general slackness, which results in customers being kept waiting. The customer who calls to buy, frequently finds salesmen indulging in personal and private gossip.

which has to be finished before attention can be given to the needs of the customer. In some cases this neglect may only cover a space of a quarter of a minute; in others the shop assistants go on talking for a minute or two, laughing amongst themselves until the conversation is ended, and then turn to the customer with the suggestion implied that he has appeared in the shop at an inopportune moment and broken off an interesting conversation. While such a difficulty could hardly arise in a big store, this frequently happens in the smaller store, and is entirely due to a lack of proper discipline. If the staff were at all adequately supervised, assistants could not be grouped in this manner and would not be found carrying on such a conversation while customers were waiting to be served. Such signs of slackness must always be the result if salesmen are not handled by an employer or a direct and responsible representative, and variations along these lines might be anticipated. The only remedy is closer supervision, which will at least result in the prompt appearance of a salesman when a customer enters the shop.

Even with the best of supervision, however, there are weaknesses in the service given by salesmen to their customers. These troubles are largely a question of the personality of the man behind the counter, and can only be corrected by very close observation of each man's work. There is a natural law which suggests that most men will go off at the line of least resistance, and this very human tendency is most to be dreaded in the shop. One gets the salesman who thinks the customer ought to buy the first thing that is shown, and if he is asked to show further goods displays his resentment. Then there is the salesman who cannot intelligently answer questions, and if he is pressed shows signs of irritation. Again, one finds a salesman with such a slight interest in the business that he does not know where the stock is kept, and makes all sorts of excuses rather than show the goods. If, when excuses have failed, he feels impelled to find the goods, he wastes time in an unsatisfactory search. Against such types of salesmen the shopkeeper should be on his guard, and when they are found in the course of actual supervision their services should be eliminated. More difficult to handle still is the man with a temper. Some salesmen cannot brook any departure from the ordinary routine, and if anything is called for along these lines do not hesitate to show their irritation. For instance, in many shops there is a certain hour for closing, and five or ten minutes before that hour preparations are made. The appearance of a customer who is likely to stop five or ten minutes after that hour is displeasing to many assistants, and they do not hesitate to show their displeasure. With various men it takes many forms, from hesitancy to show the goods desired by the customer to a tendency to hustle him into quick selection, while cases have been known where the customer has been actually insulted by the salesman eager to complete a transaction and get the caller out of the premises. Temper or temperament in a salesman is an illusive quality, and one might find a man who is an ideal salesman through eleven days out of twelve, but who on the twelfth day becomes difficult to handle, and in the course of his tactless intercourse with the customer does things which are of incalculable damage to the business. In a closely organised and well-supervised business such idiosyncrasies would

not pass unchecked, but in a small business, where things are not so closely supervised, such a salesman may remain to do damage for a long period.

The best training for assistants in a small establishment is personal example. Assistants should be taught that the customer is the important factor, and that all personal feelings must be sunk in securing satisfactory attention for each caller. The salesman should be taught the virtues of cheerfulness and promptitude; his first words should indicate that the appearance of a customer is a pleasure, and so far as the routine of the shop is concerned there should never be an interval of waiting if it can possibly be avoided. Even the treatment of difficult customers should be studied, and the salesman should be so trained as to regard it as a point of honour not to let a difficult customer go out of the shop unsatisfied. The man who is setting the example to the staff should appeal to the sporting interest of his assistants and should educate them to a realisation of the necessity of standing aside from the transaction personally and humouring a difficult customer in every way. The best educating forces for a staff of salesmen are periodical meetings, when the policy of the house can be outlined, an attempt being made to draw salesmen together in the spirit which will develop their loyalty to the shop itself. It is surprising how a staff of salesmen will respond to an appeal of this type, and how much can be done by taking them into the confidence of the management. Left to themselves, men will develop traits of personality, but educated by intercourse with the directing force and a totally fair system of discipline, they will sink their personalities in the policy of giving satisfactory and prompt service to the customer.

SHOP-SELECTION.—The trader about to start in business on his own account either acquires a shop which is already established, or opens one, and builds up his trade from the first customer.

In the first case, the purchase of a business must be undertaken with due care. In a general way, the services of a trade valuer should be engaged, who will see that everything connected with the shop is in due order and that it is what it has been represented to be. His experience will be at the purchaser's disposal regarding such important matters as the value of the stock-in-trade, the book-debts, the good-will. He will make certain that the lease of the premises is in good order, and will in general advise as to the justness of the price asked for the concern. The valuer is remunerated by the payment of a percentage on the purchase price. It is easy to see that the services of such an intermediary may save the buyer of a business much present and future anxiety.

As to the situation, size, and plan of a shop which it is proposed to open, much depends on (*a*) the previous experience of the man who is embarking on the venture; (*b*) his available capital; (*c*) the neighbourhood.

He who would trade (*e.g.* as a grocer or a draper) should have had good experience in all departments. He should be acquainted with the goods he handles, with the markets and terms, with the methods of display, and with the art of selling. It is unwise for the man with a provincial experience only to open in London, and *vice versâ*. He who has only served a low-class trade should remember that different conditions and problems are to be dealt with in a high-class trade. Moreover, some men are most suited by

temperament and inclination to one rather than to the other. The man who hopes to trade with success will select his shop with this fact in view.

The possessor of small capital will generally find that a low to medium-class trade will best suit his possibilities and pocket. The shop selected must therefore be in a corresponding neighbourhood, in the midst of a large population. The small capitalist should avoid the highly rented main street, where the more ornate and expensive shops will overshadow his own modest venture. Premises may often be found of this kind in streets near factories where many hands are employed. Another reason for the man with small capital cultivating a "popular" trade is, that he will not be able to give much credit—indeed, it will be better to start and maintain a strictly cash trade.

Where more capital is available, it is better to select premises in which there is room for an expanding trade, and to endeavour to cultivate a superior class of customer. With regard to the possibilities of any neighbourhood, due inquiry should be made, and a careful study of the surroundings undertaken. Whilst it is impossible to avoid altogether the presence of competition, opening in a "used up" district must be guarded against. There are, for example, certain suburbs of London which are neither growing as to population, nor is the quality of the inhabitants improving. On the other hand, other districts are rapidly being built upon, and with the private houses a certain proportion of shops are put up.

Another condition to be observed is whether the proposed shop is on the right or wrong side of the road, as almost every thoroughfare seems to have a side lined with successful businesses, whilst the opposite side is studded with the evidences of failure. As to the shop itself, it should be suited to the business proposed. A draper will require roomy premises, whilst a cellar will not be of great use. A grocer at starting may not need such a large shop, whilst a cellar, especially if it be light and dry, will be of great service. There should be good rooms above the shop; for the beginner it is a great economy and convenience to live upon the premises. Again, a yard with back entrance, and a room behind the shop for storage purposes, are most useful to the grocer. In the case of the draper, the room behind the shop is of service, whilst the yard may well be dispensed with.

In the selection of a shop, the question of the future of the business must be considered. It is, in general, the best policy, to begin with, to arrange with the landlord for a lease for seven years, with the option to extend the same for a further period. If greater caution than this be desirable, the shop may be taken, the landlord being willing, on a three years' agreement, with the option of a lease on its expiry. The beginner will thus safeguard himself in the event of his trade having grown, and good-will—which is largely attached to the premises—having been created.

In the selection of a shop it may be possible to find one with a front adaptable to the trade contemplated, already in position. In other cases, the landlord may be induced to put in a suitable front, especially if the premises are new. Indeed, it is usual to leave the completion of the premises, in this respect, until a new shop is let, when the wishes of the incoming tenant are met.

The foregoing limits and cautions are, of course, to be taken generally. Particular circumstances will arise in each case. However, no one should embark in business unless he is fully convinced that a trade is to be built up in the premises he has chosen. Fullest investigation should be made, and then the beginner must launch out, with every caution, it is true, but also with every confidence in both his own ability to make the shop a success, and in the capability of the shop as an instrument of successful trading

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SHOPPING WEEKS.—Quite a new feature of the retail trade is the development of the idea implied by the title, "A Shopping Week." Unless one has seen it in operation, it is rather difficult to describe what is implied in this connection. Generally speaking, it might be explained as a method of co-operative advertising to boom one district of a city against another, or one town against another, or one section of a town against any popular centre. It has largely had its birth in the changing conditions of the retail trade; first in the large cities, and secondly in the large trading areas in the provincial centres. In London, this idea of a co-operative enterprise has been worked by tradesmen in outlying districts to counteract the tendency of suburban dwellers to go to the West End on special shopping tours. In the provinces, shopping weeks have been organised by cities, notably Leeds, where the idea has been to focus the attention of a large area of small towns on the enterprise of Leeds retailers, with a view to securing the patronage of the smaller towns for the city of Leeds, in place of the one or two near-by shopping centres. Incidentally such a campaign as was organised at Leeds would also divert trade from the smaller boroughs which are situate round the city of Leeds within a tram or a short railway journey.

Many experiments have been tried, and the idea seems to have considerably extended. It is being worked in the suburbs of London more freely, and has been used to revive interest in neglected shopping thoroughfares in London and its district; it is also being used to bring trade from one district of a city to another; while it is also being employed by smaller enterprising boroughs to prevent people from shopping in adjacent towns or in the next nearest city. It is a growth of the modern tendency to competition in the retail trade, and has its outcome probably in the tendency of modern capitalism, with its increased advertising resources, to cast a wider net and take up trade from a constantly extending area. The West End traders advertise and indirectly benefit each other, so that a great section of the London population come to a recognised West End shopping thoroughfare. The bigger stores in outlying districts in self-protection have had to devise means to stop the shopping public in those districts from going to the centre. Towns outside of London, but within an easy railway journey, are now concentrating on stopping shoppers from going from the outlying town either to the suburb or the West End. Provincial cities are aiming, first of all, at preventing buyers from going to London, either direct or through mail-order channels, and are also concentrating on getting an increased share from the smaller towns which surround them. In self-defence the small towns are now concentrating with a view to preventing leakage of trade

towards the nearest city, or to towns adjacent which are sometimes only a penny tram-fare away.

The idea of a shopping-week organisation is broadly a co-operative enterprise organised amongst traders in a section of a city or in a town, or in a district of a town, and the movement is readily understandable when one focuses this general idea of its scope in one's mind. It is simply an extension of the old trading idea, which was, by superior advertising and superior shows, to attract trade from a rival establishment. Instead of the word "establishment," locality is now meant. A bird's-eye view of the whole plan is gained by examining a characteristic experiment, and one of the most characteristic experiments was that run by the tradespeople of Leeds.

Leeds is a very thriving provincial centre, and the retail interest has a huge field in the district of Leeds itself; but there is a still more valuable field within a very short distance from the city of Leeds proper. Clustered round Leeds are many small towns of from thirty to fifty thousand inhabitants, or even more. Access to Leeds is easily gained from these towns by train, while they are also linked up with the chief city in the West Riding by tram. All these towns have their own shops and shopping centres, and the general wants of the inhabitants can be met within the towns themselves. But the inhabitants of these towns are also possible supporters of enterprise in Leeds, and the shopping week devised by the Leeds tradesmen was designed to give the people in these towns the habit of shopping in Leeds thoroughfares. This habit, to a certain extent, they would already have through the ordinary influences of competitive trading, but the shopping week was a deliberate attempt to focus the attention of the inhabitants of the neighbouring towns of Leeds, and to organise in them the habit of mind of shopping in the Leeds centre.

The machinery of the scheme, once its aim is realised, is also simple. It is simply an amplification of the methods that have been employed for some years by the big stores in a great centre. The big store, by extensive advertising in the press, by wholesale distribution of booklets, by lavish shop-window display, by exceptional bargain announcements, and by allowing railway fares on purchases over a certain amount, aimed at bringing people from the city and the surrounding districts to its establishment by its own individual enterprise. The method employed by the organisers of the shopping week is exactly the same, only instead of the enterprise being an individual one, it is run by many traders in one particular district. In Leeds a committee was formed, which comprised representative shopkeepers in certain districts. Retailers were canvassed in these districts to see how far they would support the idea, and sufficient were found prepared to enter into a scheme which attempted to do for the whole area what single traders have been doing for themselves for many years. The parties to this scheme undertook to subscribe sufficient money to a central fund to ensure an extensive advertising campaign. They also undertook to make special window shows as part of a concerted policy in relation to the shopping-week campaign, while many of them supplemented these efforts by carrying on additional advertising campaigns which largely supplemented the central scheme, though individually pressing the claims of the separate stores which entered

into this side of the enterprise. With these joint forces it was not difficult to secure a lot of free publicity from the newspapers of the district, who regarded the work as partaking of something of the nature of a public movement, while this gratuitous attention was supplemented by strong pages in the local press, which circulates widely over all the small adjacent towns.

The effect of this concerted action was to arouse a great deal of interest in the localities, and of course the result was a great impetus to business in the central thoroughfares which combined to produce this effect. Articles in the newspaper referring to the interest of the proceedings, supplemental pages giving publicity to the general idea, with individual publicity by many of the parties of the compact, a uniform tendency to make special shows, and the use of street decoration, were all parts of the programme, and their employment certainly produced a great effect right throughout the West Riding. There is no doubt this tendency is bound to extend. The Leeds shopping week was barely over before two towns in the same district developed a similar idea. Their aim was to discourage the tendency of local residents to go to Leeds, and also to prevent, if possible, the people of one town going to another. Here again the same methods were employed. The traders of the main shopping streets subscribed to a central fund administered by a representative committee; they carried on special press campaigns, then went in for uniform display, and also combined to decorate and light the streets concerned in the enterprise in an exceptional manner. What the permanent effect of this form of competition on the retail interest will be, it is difficult to say, but from the events of the last two years there seems no ground for doubting that the idea is capable of many extensions for a variety of purposes. Carried to its logical extreme, not only is it possible to set cities against London, provincial borough against its city, and town against town, but it seems likely that even thoroughfares in towns may be pitted against each other in the same kind of competition. It is possible that this form of competition may wear itself out, as it is obvious the public are not going to get unduly excited over shopping schemes if they are organised too often. At the best, it would seem that the various interests in the retail trade in the end will be very much where they were at the beginning; but there seems no doubt that it is a modern departure, which more and more emphasises the tendency of retail trading interests to succeed only in the established central business streets at the expense of the small capitalist and shopkeeper in the outlying districts. The provincial city can protect itself by combination against aggressive London methods; the small borough can also protect itself against aggressive city methods. A combined movement in one district will protect it against the more aggressive methods of another district of the same town; but with all these movements going on simultaneously, it seems reasonably obvious that the position of the isolated shopkeeper outside the established centres must become a little more precarious.

SHOPS AND OFFICES. *See* APPLIANCES IN SHOPS AND OFFICES.

SHORTHAND TYPIST.—To the beginner in business there is no doubt that shorthand is a valuable asset, and no youth contemplating a career ought to start business without it. A few years ago shorthand

was an undoubted advantage, as the study of various systems had not been carried to any popular extent. A boy of sixteen, who could write a thoroughly good system of shorthand at a decent speed, might almost be certain of an opening in many directions. In addition, once he had acquired the art of writing good shorthand, he could find a steady income in teaching it.

To-day this has all changed. Shorthand nowadays is practically as necessary as the ability to write simple English, and it is almost as easy to acquire a working knowledge of the system. Instead of paying expensive fees to private tutors, who were the earlier pioneers of shorthand, almost every educational authority preparing young men or women for a business career makes shorthand one of the subjects in its syllabus. Throughout the country it is taught by the technical and secondary schools, and an acquisition of a knowledge of a shorthand system is neither difficult nor expensive.

Authorities agree that the best system in use at the present moment is the one invented by the late Sir Isaac Pitman. It is practically the standard system and represents the best logical method of abbreviating a language. The phonetic system, in its early days, much criticised, is now universally accepted as the system of shorthand which is taught by public institutions and practised by nearly every shorthand writer and any one who finds a need for shorthand in his business. It is the system generally in use by reporters for the press and official note-takers for public institutions, courts, &c.; while throughout business the shorthand writer who uses any other system but Pitman's is an exception. There are, of course, other systems, and for some of them much might be said, but this is not the place to enter into a comparative estimate of their values. Pitman's shorthand succeeds because for all general purposes it is both logical and adequate, its teaching is standardised and it has a literature of its own. It is unlikely that any change will be made in the prevailing tendency to adopt Pitman's as the best system of shorthand to learn.

In learning shorthand under the Pitman system it is possible for the student to succeed without the aid of a teacher at all. The handbooks produced on behalf of this system are both exhaustive and practical, and a close study of the elementary and advanced sections of the publications will in itself produce efficiency. As, however, most young people are not naturally students, it has been found that the practical way of acquiring an adequate knowledge of shorthand is to go to a competent teacher, and, owing to the action of public authorities, competent teachers are very easy to obtain. Under such a teacher the work of learning shorthand is systematised, the student is set allotted tasks, he is corrected at every stage in his education, and proceeds progressively from the simple elements of the alphabet to the stage where he may be taken to be an adequate shorthand writer. While a determined student might succeed easily studying alone, for the majority of people it is found simpler in practice to have their efforts directed by a competent teacher, and this method is probably more economical in the end.

Side by side with shorthand goes an acquisition of a knowledge of

various typewriters, the latter being a logical development of the former. In office work to-day a knowledge of shorthand alone is scarcely valuable: it is necessary to be able to transpose one's notes on the typewriter; for shorthand is generally used in taking a dictation of correspondence and other memoranda. It is now almost useless to try to obtain a reasonably paid appointment in an office without a knowledge of shorthand and typewriting, and no student of one, contemplating a commercial career, would neglect the other.

Like shorthand, the typewriter is nowadays easy to learn. The great commercial colleges teach it as a separate course, as do most of the commercial colleges throughout the country, of which there are many,—technical institutes, polytechnics and similar institutions. The use of the typewriting machine is largely a matter of familiarity, although a great deal of help can be given by an expert directing the efforts of the student. What is wanted chiefly is a machine to use and to practise on and the necessary desire to master its technicalities.

With shorthand and typewriting it is not difficult nowadays to find an opening in a business office. There is always a need for competent operators. In the provinces salaries for competent stenographers and typists vary from £40 to £65; in London the salaries range from £50 to £75 a year. Possibly in the case of mere beginners the figure in both the provinces and the cities would be less, but these salaries are paid to workers who are arriving at the age of maturity.

The credentials of being able to write shorthand and to operate a typewriter are valuable as the beginning of a career in an office, but they are now no longer passports to success. In the early days, when shorthand writing and the use of the typewriter were novelties, the man or woman who could do both was greatly appreciated in a busy office and had exceptional opportunities for advancement. To-day the tasks are regarded as purely mechanical, and unless the worker who goes equipped with these qualifications is not careful, he may be confined to shorthand writing and typing all his days. While he would not find any difficulty in getting a living wage for competence in these directions, he might find his income fixed by his market value and his prospects of advancement almost limited by his qualifications. Employers in offices to-day, who select a man because he is a good shorthand writer and typist, are apt to treat him as such as long as he is in their service, as it never occurs to them to attempt to discover whether he has any special qualifications for the higher grades of work in their offices.

While it is difficult to get an opening in any up-to-date office to-day without a knowledge of shorthand and typewriting, the beginner should not lose sight of the fact that these acquisitions are only means to an end. If he is going to be content with a living wage all his life, which will rise to its maximum by the time he is twenty-eight, possibly first-class shorthand and efficient typewriting will meet his needs. If, on the other hand, he is ambitious and desires to go further, he should be constantly aware of the danger of having his status fixed by these two elementary qualifications. Once the worker has secured an appointment

in an office by the employment of shorthand and typewriting, he should not be content to merely fulfil the mechanical functions of the shorthand-typist, because if he is, it will be taken for granted that these two mechanical functions represent his limitations. He should be on the alert to seize opportunities of showing his value outside these two functions, as an organiser, initiator, or a tactful executive servant. The value of the mere technical accomplishments is fixed, and practically all oncoming beginners in business life possess it. The skilled user of shorthand and operator of a typewriter is in danger of becoming one of a vast army of people mechanically perfect for a dual task, but unfitted for any other. While the two faculties are almost indispensable to a favourable entry into business life on the office side, there is an ever-increasing danger that they fix the position of the aspirant to business success in a groove very little further advanced than the point at which he started.

GEO. EDGAR.
Late Editor, "Modern Business."

SHORTHAND WRITER: How to Select a.—Every busy business and professional man can appreciate the time-saving qualities of an efficient stenographer, but there are a number of business men who seem to think that any stenographer will save time. This is a delusion. The poor stenographer wastes time; and, however cheap she may be, she must be dear in the end.

The essentials of every good stenographer are accurate shorthand outlines, fair speed, correct spelling, a certain amount of education, and a definite quantity of intelligence. The prospective employer of a stenographer is advised to pay a fair wage. No calling in the world is so ridden with what trade unionists call the "blackleg" as the stenographic profession. Insert an advertisement, and you will discover that there are many young persons professing qualifications who will accept from 10s. a week. Most of these girls are looking for a change from the monotony of home, very few are competent, and, in the large majority of cases, they are a nuisance in a busy office.

A salary of from 25s. to 30s. a week should secure a competent girl, although if special qualifications are wanted the rate must be higher. The prospective employer will save himself much time and trouble if, instead of inserting the customary advertisement, he makes application to an employment bureau in connection with a business college or typewriter company. These concerns keep registers of pupils who have passed through their hands, and in most cases they make no charge to the employer. An employer is therefore spared the trouble of wading through a big batch of applications from more or less suitable people, and afterwards spending time in deciding as to the merits of these applicants. The writer does not suggest that every stenographer on the registers of the employment bureaux is satisfactory, for this is not the case, but it is a fact that most of these candidates have passed some sort of qualifying test, and there is consequently a smaller proportion of the unemployable among them.

It is not altogether an easy matter to set down for a prospective employer a test which will enable him to discover the fitness or otherwise of an appli-

cant. The nature of this test must obviously differ in view of the kind of work the stenographer will be called upon to accomplish. Assuming, however, that the employer requires his stenographer to deal with a fairly wide correspondence, the following is suggested as a standard which has been adopted with success in several large business concerns.

Dictate a short business letter, such a letter as would come within the ordinary routine of your business, incorporating with this letter a quotation from another letter, a list of specifications, or something which will test the applicant's power of "setting out" such items. Also dictate a short extract from, say, the leading article of the daily newspaper. The first can be dictation; the latter may be read slower or quicker, according to circumstances.

The object of the first test is obvious. From the stenographer's transcription may be judged her power of rendering a business letter neatly and without errors of consequence. The latter test should enable the employer to discover whether the applicant has a working knowledge of English, and whether, when her shorthand outlines suggest incoherency alone, her intelligence will enable her to substitute at least a possible word. In fact, the latter test is an excellent method for determining the quality of the applicant's education and intelligence, and it is strongly recommended to those who want competent stenographic help.

The employer should require the transcriptions of these notes to be made in a reasonable time, of which time he must be the best judge. He should not omit from his calculations the fact that nervousness may play a disturbing part in the stenographer's fulfilment of the tests. A nervous stenographer can never do herself justice, and every reasonable business man will do his best to put an applicant at ease by kindness and consideration.

If the transcription of these notes is made on a typewriting machine, as in most cases they will be, the employer should give regard to the quality of the typescript. Good typewriting is at once distinguished by an even impression, absence of erasures, and an absence of ugly-looking punctuation marks stabbed through the paper. A competent typist strikes her punctuation marks lightly, more lightly than other characters, and by so doing she makes the work look better and spares the life of the machine.

The best stenographer is she who takes an interest in her work, and it will pay a prospective employer to make a few adroit inquiries on this subject. The root of a good deal of incompetence in the stenographic world is indifference, and a little enthusiasm goes a very long way.

A stenographer may succeed in passing the prescribed tests and yet be an undesirable acquisition. The employer should protect himself against this possibility by engaging the applicant on a month's trial, and if at the end of this time she is unsuitable, there should be no hesitation in terminating her service. Many business men who would not tolerate incompetency in a male clerk will, for reasons which do credit to their hearts rather than their heads, suffer a member of the fairer sex to heap blunder on blunder. This is a mistake from all points of view; moreover, it must be remembered that the dismissal of a servant, although comparatively easy at the end of a trial term, is much more repugnant to the ordinary humane person after

some duration of service. This is an important point, and has been well evidenced in many a practical example.

It will be noticed that we have dealt with the stenographer in the feminine sense. The reason for this is that stenography nowadays is practically a woman's monopoly, and, where the above conditions are filled, woman seems to be best adapted to the work. Obviously, however, my remarks apply equally well to male stenographers, who are still needed in many concerns. Some of the very best stenographers are men, but their work belongs to the higher branches, and is consequently paid for at higher rates.

SIMPLEX SYSTEM. *See* HOTEL ORGANISATION.

SITUATIONS: How to Interview.—When the applicant for a situation gets the long-expected letter asking him to call, he is apt to jump to the conclusion that to all intents and purposes he has secured the appointment. Many a promising appointment has been lost in the interview by the candidate neglecting one or two obvious points. It is necessary that the conduct of the man who is seeking employment should be as carefully considered as his letter of application sent from the privacy of his own home. A high percentage of employers judge entirely by appearances, after taking up references and examining credentials, and very slight things often lead them to a conclusion. The candidate for the appointment, when he gets the highly prized letter asking him to present himself for interview, should remember that he is not appointed, and that he is probably one of a dozen men, and has still only a chance equal to one in twelve of securing the appointment. Some more obvious points neglected by men who present themselves for interview are associated with clothing. A good many men overdress for the purpose, and very often the employer dislikes this tendency to extremity. Other men go to the opposite extreme and appear shabbily clad, neglecting to shave, wearing soiled linen, and the appearance of poverty or slovenliness has an even worse effect on the mind of the man who is interviewing. All things being equal, and as a rule, if amongst twelve candidates the apparent credentials are equal, the final selection must be based largely on appearances. The man who is securing a business appointment would be well advised to present himself neatly, but not obtrusively dressed, paying particular attention to the details of his appearance, to which many employers attach importance. For instance, a carelessly adjusted tie, frayed linen, shabby boots associated with well-kept clothing, neglected hands, unshaven face, all tend to prejudice the position. A man should make the most of his personal appearance all the time he is out for business, and never more so than when he is keeping a preliminary appointment which may lead to a situation. These are very obvious points which any intelligent man would see for himself, although they are worth mentioning, because they are so frequently neglected.

There are more subtle indications of character which lead the employer to a decision in favour or against any one candidate, and probably his manner of conduct during the interview is more important than anything else. It is so easy to talk too much and appear loquacious, or to talk too little and appear sulky, both of which are probably due to the effect of nervous excitement. The great consideration should be to aim at answering

questions put simply and directly, without allowing oneself to be tempted away to side issues involving unnecessary explanations. It is not necessary to give the man interviewing you a complete review of your family history, or a summary of your personal opinions and beliefs. He will probably have made up his mind as to what he wishes to ask you, and the simpler and more directly your answers are given, the more he will be impressed. Avoid being too clever. The too clever man is a drug in the market. Do not use the personal pronoun "I" too much, and do not talk as if you were the only possible man for that particular appointment. It is a mistake to be too insistent in your inquiries about hours. Do not be too eager to know whether they finish at five or six o'clock, or whether you have to work overtime. Do not press the point of closing time on Saturday, or insist too much on a summary of holidays. These are details which are pretty much the same in all businesses, and are best left in the background. Many men lose situations because in such an interview the only subject they are interested in is the question when they are to leave off work. At a first interview it strikes the wrong note to betray any great anxiety on this point, and its obtrusion would almost certainly bring the call to a conclusion unsatisfactory to yourself.

Candidates are very often too abjectly servile, and create a bad impression in this way. Business men nowadays do not expect their employees to carry respect to the point of abjectness, and where a man does so, they are apt to consider that he has no character of his own. A business man will appreciate a candidate who introduces himself respectfully, and then talks clearly with a proper show of respect for his own personality. On the other hand, it might be possible to go to the other extreme and present an air of too much nonchalance or independence. Either extreme is to be strictly avoided.

Amongst minor details it is advisable not to interview with a hand stained by cigarette smoke. Some employers are distinctly prejudiced against the cigarette habit, and indications of its presence which are obtrusive arouse this prejudice. More fatal still is it to interview an employer with breath tainted by alcohol. To-day, very few business men take alcohol during business hours, and the excellent advice of an American humorist, "that reasonable refreshment taints the breath almost as badly as the excessive use of stimulants," is worth noting. A comparative abstainer might think it necessary to take a little temporary stimulant before facing a new and prospective employer, but its detection would put him in the ranks of much worse men.

SITUATIONS: How to Write for.—When men are face to face with the necessity of getting employment, the question of how to write a satisfactory application becomes an important one. How few men realise the possibilities of writing with a view to securing an appointment is proved by the employer who inserts an advertisement in a paper such as the *Daily Telegraph* or the *Manchester Guardian*. His appointment may be a simple one for the ordinary qualifications of a book-keeper or a clerk, and the three-line advertisement will probably draw hundreds of applications. The possible employer may not know any one of his applicants, and probably forms his opinion of them

by the letters they send, and when he comes to go through the three hundred applications, it may be said of fully two hundred and ninety-five that there is not a single reason why he should turn to any particular one in the group. The man who is applying for an appointment is too apt to say all the obvious things, and too much inclined to include all the facts that he might well leave out, and to leave out all the facts which he ought to put in. He approaches the task in a perfunctory way, modelling his effort on a traditional style, and when the letter comes to be opened by the man who has the appointment to give, it is almost identical with hundreds of letters sent in by other applicants.

In the matter of writing a good business application for a situation, much must be left to the discretion of the man who is writing. Situations advertised vary in their details, and a model letter which would answer all purposes could not be devised, and even if it were given it would be so universally adopted that it would become more stereotyped than the older methods. But some broad general hints may be given, which might improve almost every letter of application. The man who would write a successful letter of application should start by choosing good paper and envelopes. In such a matter the little things count, and letters addressed on poor paper often convey an adverse impression. A man might be perhaps the most capable and the most efficient applicant for an appointment out of the three hundred sent in, and his qualifications would not certainly be altered by the quality of the paper on which he wrote, but the fact remains that in things of which they have no knowledge, men are prone to judge by appearances, and poverty-stricken paper suggests the failure or incompetent.

Some employers of labour have agreed that there is nothing which stamps the application so much as the opening sentences. When one reads two or three hundred letters of this type, it is surprising how often the same phrases crop up. "In reply to your advertisement in the *Daily Telegraph* of December 22nd" is the opening of nearly every letter, and the maddening reiteration makes any deviation from this rule extremely acceptable. Such an opening, while being extremely correct, is the most obvious, and the employer at once forms the impression of a man who is not too fertile in ideas. So much might be said of similar overworked phrases used by the man who is looking for a situation. "Referring to your advertisement," "In response to your advertisement," "I saw your advertisement in the *Daily Telegraph*," and such phrases, are all overworked alternatives to the first one quoted.

It is difficult to give alternatives, because alternatives generally adopted take on the same stereotyped flavour, but a few suggestions might be made which would set the mind of the man, who has the task of setting forth his qualifications to a prospective employer, working in the right direction. He might begin his letter by stating that "I was interested in your advertisement in yesterday's *Daily Telegraph*," &c., or "I think if you were to examine my credentials you would find that they would qualify me for the appointment you are advertising in the *Daily Telegraph*," or again, "Applying for the position you are advertising, I think a consideration of my qualifications would justify me in taking up your time by my application." These illustrations might be multiplied indefinitely, and they are

not given as representing either the limit of literary style or the highest possible note of excellence in penning an application. They are suggested as methods of jumping off the usual line, which would prevent the writer's letter being classified with two hundred more letters starting practically with the same words—an advantage in itself.

Another great fault in letters of this character is that the applicant very rarely supplies the particulars which are asked for in the advertisement. The advertiser may say, "State age, previous record, and qualifications," and a large percentage of the applications received will leave out the age, previous record or qualifications, while in classic cases the applicant leaves out all three. The writer of a letter of application cannot be too careful in covering the ground specified by the prospective employer, and he may take it that when special information is asked for, any letter which does not contain it is immediately thrown aside.

Another fertile cause of failure in applying for situations is the tendency of the man who writes to apply for anything or everything, so long as he is writing. Wherever there is a situation vacant he sends his letter of application, and in work where special qualifications are necessary, he finds it difficult to say anything likely to influence the man who has the appointment to give. When a man is writing ten or fifteen applications of this type per day, he usually settles down into a steady routine and makes the one letter do for every chance of employment presented by an advertiser. The result is that he gets replies from none.

The best advertisements to which a man may reply are those which demand specific qualifications, and qualifications to which he can legitimately make claim. In such a case the writer would concentrate on the points raised, and make the strongest feature of his application an outline of the peculiar abilities which suit him to that appointment. The writer has in his mind applications for positions in journalism by men who state that they have never done any journalistic work, but could easily learn; for positions in advertising by men who have read advertisements, and think that they could do exactly the same work; for positions as travellers by men who have never done any travelling, but have been advised by their doctors to seek employment in the open air; and for positions as salesmen by men who have spent years of their lives in the routine of clerical work To state this in cold print is to almost state the commonplace, but it is quite a usual feature on opening letters of application to find letters of this type. The point of this suggestion is that men who are looking for employment should not even trouble to write letters of this character. A man who is looking for a salesman needs a salesman; a man who is looking for an advertising expert will not be content with the man who thinks he might do it; a man who is looking for journalistic help does not want the services of an applicant who thinks that he could easily learn the work. When vacancies occur where special qualifications are necessary, the applicant who secures the appointment will have those special qualifications, and it is a sheer waste of time on the part of the man out of employment to ask for the appointment if his experience has not qualified him in that direction. One excellent rule for successfully applying for appointments is to choose an advertisement which offers work

that the man knows he can do, and can refer to experience which will prove to the prospective employer that he can do it. Broadly speaking, any application which does not conform to this rule has so slender a chance of being successful, that to make it is almost wasting both the time spent on writing the letter and the postage stamp which carries it.

An excellent general rule is to keep to the point. It is not necessary to tell a prospective employer your whole life story, or the fact that you have a widowed mother or are overburdened with too large a family. If you are an abstainer it is not advisable to devote half your application to emphasising this point of view. Some employers are suspicious, and the man who parades his virtues is instinctively suspected of vices on the principle that he protests too much. The same rules might be applied to protestations of honesty. The average employer detests fulsome protestations and would prefer to judge integrity by its references. A plain statement of the facts is much better than a lot of explanatory matter on side-issues which do not increase qualifications. It is advisable not to be too clever, as, following the American plan, applications of recent years have somewhat overworked the pronoun "I" and have carried a great deal too much egotism. It is advisable not to be too modest on the "Uriah Heep" plan. The employer is frequently of the opinion that the man who cannot straightforwardly talk about his merits and qualifications would not have the necessary nerve to do the work. Avoid long letters, avoid fine language, avoid exaggeration, and stick to facts that can be easily verified, so that when the man who is reading the application shows an inclination to make an engagement, he shall find the statement presented to him capable of verification at every point.

SLIP SYSTEM. *See* ACCOUNTING AND ACCOUNTING SYSTEMS.

SOLICITOR: How to become a.—The body that controls the admission, training, and examination of students who wish to be solicitors, as well as the discipline of the whole profession, is the Law Society, Chancery Lane, London, W.C., to whose secretary applications for current regulations should be addressed. Given the necessary natural qualities, the well-educated solicitor has the best chances of success, since, having the entry into a wide social circle, he has better opportunities for becoming known to people likely to need and able to pay for his services.

If he can afford it he should certainly go to a university, or, at any rate, secure a university degree in arts or laws. At school he must learn Latin, but not necessarily Greek, and he should try to pass some such public examination as the matriculation of the London University, the first class of the College of Preceptors, or the Oxford or Cambridge senior locals. The Law Society hold their preliminary examination four times a year and at various centres; in their own Hall in Chancery Lane, and in Birmingham, Bristol, Leeds, Liverpool, Manchester, and Newcastle-on-Tyne. The subjects are Latin, English dictation and composition, arithmetic, geography of Europe, history of England, and two of the following:—(1) Mathematics, including algebra to simple equations and the first four books of Euclid; (2) More advanced Latin; (3) Greek; (4) French; (5) German; (6) Spanish; (7) Italian. Those who have passed certain examinations are exempted

from the necessity of taking the preliminary, but until this examination has been passed, or some certificate has been definitely accepted by the Law Society in lieu thereof, no time spent in training can count towards enrolment.

Having passed the preliminary examination, the candidate must be articled to a solicitor or firm of solicitors. The usual term of such service is five years. The stamp duty on the articles is £80. The premium charged by a solicitor for a pupil varies with his standing from £100 to £400, or occasionally more, and he pays the student no stipend. The pupil may have to do a good deal of work that may appear to him to be drudgery, but it is drudgery that must be undertaken. A good deal of a solicitor's business is connected with conveyancing, and in the documents connected therewith, as, in fact, in all legal documents, exact legal phraseology is of importance. In legal matters there are stereotyped methods of procedure which must be learned gradually by the pupil in the only way they can be learned—by actual practice. During his period under articles the pupil can, in London, attend the courses of lectures held by the Law Society, or those held in the various colleges of the London University. There are also law classes held in many large provincial towns. Every articled clerk, with certain exceptions, is required to pass the intermediate examination, and he may present himself at any time after completing twelve months' service. The subjects are such elementary works on the laws of England as the Examination Committee of the Law Society may from time to time select. The fee for the first entry is £6, and for each renewal, after failure, £3. If a candidate fails to pass the intermediate within a year of completing one half of his term of service, he will probably be unable to take his final near the end of such term—that is the date of his qualification to practise will be postponed.

For the final examination the entrance fee is £10, and for each fresh trial, after failure, half that sum. Both the intermediate and final are held in London only, in the Hall of the Law Society, Chancery Lane. No candidate can be enrolled as a solicitor who has not passed the final examination, who is under twenty-one years of age, or who has not completed the prescribed term of service. When he has satisfied all these conditions he obtains an admission certificate, which has to be impressed with the revenue stamp of £25. A payment of £5 has to be made to the Law Society, and the certificate must be sent to the Master of the Rolls for his signature. When the document has been duly signed, the applicant's name is entered on the roll of solicitors.

Solicitors cannot expect to make the handsome incomes earned by prominent barristers. Still, those in good practice often earn from £1000 to £2000 a year. Fixed salaries, paid to solicitors as managing clerks to big firms of solicitors, may reach £700 or even £800 a year. Solicitors, too, are eligible for appointment as Town Clerks, Clerks of the Peace, Magistrates' Clerks, Vestry Clerks, and so on. In the Civil Service vacancies frequently occur in the Estate Duty Office of the Inland Revenue. Candidates must be qualified solicitors, and between the age of twenty-one and twenty-seven. The salary ranges from £150 to £500.

SOLICITOR: When to Consult the.—Many a business man would save himself a great deal of worry and a great deal of expense if he consulted his lawyer when the proper occasion demanded it. Some business men pride themselves on a knowledge of law, but a knowledge of law which has any workaday value is only gained by an expensive outlay of time. A business man who devotes much attention to a complete knowledge of the law on the subjects relating to his business, is undoubtedly wandering into a side issue, when he might be profitably employing his time on his own business problems. A knowledge of the law relating to any particular trade is valuable, but for the average business man to acquire a lawyer's knowledge of the law on that subject implies an amount of study which would be scarcely profitable.

Roughly speaking, a business man's affairs touch the legal point of view almost in every detail, but the average run of business transactions do not provide for any possibility of dispute. The business man knows when his affairs are going outside formal channels and passing into a phase where the interpretation of the matter might be capable of two points of view. Where the matter would have to be decided by an outside opinion, the legal aspect of the affairs would have to be considered, and it is at this point that a consultation with a lawyer is vitally necessary. Much litigation is provoked by the business man not knowing exactly where he stands as a matter of law. He trusts his own experience and the opinions of his friends in judging matters which are capable of only a legal interpretation. Making agreements on these lines, interpreting the meaning of a contract, enforcing settlements of his accounts, he is very often placed in a position in which questions of law arise, but which he ignores in favour of passing judgment out of his own experience. Consulting a solicitor is very much a matter for the business man himself to decide, and he is too apt to look upon it in the same way that people regard calling in the services of a medical man. Until matters get desperate, few people dream of calling in a doctor, and when they call in his services, affairs have arrived at such a pass that he is frequently unable to render any actual assistance, although, had he been called in time, the grave condition of affairs might have been considerably modified. Similarly a business man will conduct his own negotiations up to the point where he gets into a serious tangle, and very often when he calls in the help of his solicitor to unravel the difficulty, affairs have proceeded to such a position that his interests are seriously compromised.

A wise rule in judging the necessity of securing legal advice is to apply the test of considering a question in the light of one's own knowledge. Business experience teaches much of legal matters, and in the routine work of the day the average business man knows where he stands at every step. The question for him to ask himself, when dealing with intricate negotiations, is, "Do I know that I am right as a matter of fact, or am I simply passing the facts under review for an instinctive judgment?" In other words, it is necessary to be able to know where knowledge ceases and where one continues negotiations on decisions which are little better than guess-work. The wise business man, who is bent on conserving his best resources, will

never allow any delicate negotiation to pass from the routine stages which he knows step by step into that vague land where he is merely guessing. Directly he feels that he is called upon to decide a question of right upon which his experience teaches him nothing, he will go to a solicitor and see that his opinions are based on a proper interpretation of the legal facts of the matter.

The difficulty of many business men is to determine when this stage in the negotiations has been reached, and the tendency is to go on a step further without being sure of the ground. Nearly every legal dispute placed before a lawyer might have been settled amicably in its early stages. Difficulties arise when the parties have committed themselves to certain actions without being sure of their legal ground, and when the solicitor is called in to advise in such cases he is frequently face to face with errors of judgment that cannot be remedied without compromise. It is worth a business man's while to know exactly where he stands at every stage in any negotiations involving considerable legal responsibilities, and it is safe advice to suggest that directly he feels that he is out of his depth in this connection he should call in the services of the man whose business it is to interpret such points. Not only is useless litigation saved by this wise precaution, but much ill-feeling is prevented. Many business men lose golden opportunities in the conduct of their affairs by so hopelessly compromising themselves that it is impossible to conduct further negotiations, on various business matters, without a loss of that friendly relationship which has so much to do in inspiring mutual confidence.

SPECIALISATION IN MANUFACTURE.—In no region is Herbert Spencer's statement, that development consists in change from an indefinite incoherent homogeneity to a definite coherent heterogeneity, truer than in that of industry. The change takes place by a process of specialism under the direction of considerations of economy. But increasing specialism is not the only striking aspect of industrial development. A certain amount of de-specialisation has taken place, and the causes of this, as well as the causes of the reverse process, must be investigated.

The best way to understand the conditions under which specialism takes place in manufacture will be to consider the course of development within a particular factory. The process which begins merely in arranging work among a group of people united for production, so as to avoid waste of time and enlist the economy of habit, leads eventually to the intense specialism of industries, businesses in industries and commercial processes, which characterises the productive system of the most advanced communities to-day. Adam Smith minutely described the initial stages in his chapter on the division of labour, but it was apparently beyond the stretch of his imagination to envisage the ultimate outcome. The first step to specialism is the discovery (if so it may be termed) that production by a group operating as an organic whole is more economical than a system of duplicating tasks according to the size of the producing group. By the "group working as an organic whole" is meant that each does a part only of the complete operation involved in turning out a certain commodity. The immediate gains are self-evident; less time is wasted in going from task to task, changing tools, and settling down. Speed is gained through

habit; and an action can only become habitual if it is comparatively simple and is constantly repeated. Moreover, habit simplifies a process; it is only the task which is performed again and again which gets to be carried out by the shortest cuts. Further, there is a gain in that much duplication of tools is avoided, and another gain in that adaptation of tasks to tastes becomes possible. The secondary results of division of labour are perhaps even more important. Improvement of tools must follow and the development of machinery. It is exceedingly difficult to think out, *ab initio*, a simple way of reaching a complex end, and it will be found, therefore, that the path of invention has almost invariably been tracked out by division of labour. By division of labour a complex operation is broken up, and by repetition of a part the shortest process is discovered. The operation is finally reduced to a few simple movements, and at this stage the appearance of the machine cannot be long delayed.

The most cursory glance at the history of any manufacture will show that it has passed over to the large-scale system at a certain stage in its organic development. It reaches a certain level of complexity, and one or two important machines are introduced, and at this stage enterprise is likely to foresee large results from applying to it organisation on a grander scale. No doubt the utilisation of water- and steam-power had much to do with the development of the factory system, but this was by no means the sole influence at work.

Now it is evident that the larger the producing group the wider is the scope for specialism within it; but, as every manufacturer knows, it by no means follows that, when the factory is made bigger, the cost of production falls, apart even from difficulties attending sales. For, as a factory expands, the *intensity of control* over each part weakens, and the cost of production is a function of this as well as of specialism. It is easy to see how the limit to growth is determined. It continues so long as the anticipated gain from enlarged scope for specialism is greater than the loss due to weakening management in respect of a given hint in production, and stops when the two equate. Hence, forthese reasons, a certain typical magnitude tends to be attained by each industry. This typical magnitude is a function of the internal complexity and quality of the industry, and we shall see later that it is determined also by other conditions. Of course a tendency only can be alleged. Large variations are actually witnessed—so commonly, indeed, that diversity is more apparent than uniformity in the magnitude of the business units of an industry—because a business is a slow growth and businesses rise and disappear like forest trees, and because industrial administrators are not equally endowed with capacity. But, though in a forest of pines, say, there are trees of many sizes, it is correct to say that a pine tends to reach a certain normal size.

At this point we may conveniently distinguish between internal specialism and *specialism of businesses*. Just as the former is determined by the size of the factory, so the latter is determined by the size of the industry. The condition that a process in a works shall completely specialise is that it shall occupy the full time of one person at least; and the condition that a business shall specialise in making one thing, or one part of a thing, is that the demand of the market shall be sufficient to absorb its product. Thus, in a

textile industry, the use made by the weavers of very fine yarn, say, from 100's to 150's counts, might not be sufficient to afford full occupation to a spinning mill of the normal magnitude. Hence the range of its work would have to be greater; but as the industry expanded this range would tend to contract.

Now specialism of businesses is of two kinds, which need to be sharply differentiated. Businesses may specialise—(*a*) by products, or (*b*) by processes. An example of specialism by products is afforded by the engineering industry. There is probably no business in England to-day like the old Soho works of Boulton & Watt. These are days of a confined range of output. Galloway's build chiefly boilers; Platts of Oldham and Dobson and Marlow of Bolton are famous for their cotton machinery; another firm constructs chiefly pumps; another agricultural machinery; another—like the enormous Baldwin works in America—locomotives; another—like the famous American Pencoyd works—bridges. Examples might be indefinitely multiplied. Of specialisation by process no better example can be solicited than the cotton industry in England, in which also specialism by products has proceeded far. Most spinning is conducted apart from weaving, or "manufacturing," as it is technically termed, and bleaching, dyeing, and printing are also, as a rule, carried on in separate establishments under independent management.

This specialisation by processes in the cotton industry has been carried to a much further extent than in other countries, and from an international comparison, therefore, something may be learnt of the causes. The first condition is evidently that products can be generalised, and that the generalisation can be carried back to processes. Infinite variety in the product is likely to be fatal to specialisation by processes, for it may be, though it need not be, that every stage of manufacture will be affected in some degree by the particular character required in the finished product. It is further essential that it should be simple to assign qualities to unfinished commodities at each stage. These conditions are indispensable; but even if they exist, specialisation by processes need not succeed. Thus, in the New England States of North America the product is quite as highly generalised as in England; but there, nevertheless, a cotton factory is an industry in miniature, raw cotton being the sole material taken into the works, and much of the product being finished prints and dyed goods. There is this additional requirement, if business specialisation by processes is to appear, that the marketing of the unfinished goods should be easy. A convenient central place must be found, and arrangements whereby buyers and sellers are brought together easily and enabled to do business conveniently must be designed. Now in the New England States the industry is so scattered that there is no central spot where a market can be periodically attended by those engaged in the manufacture without much trouble. This explains the differences between the cotton industries in Lancashire and the New England States, but it does not account for the fact that specialisation by processes has not appeared in certain other manufactures which, being localised, are grouped round a convenient spot for marketing, and in the case of which the indispensable conditions laid down above unquestionably exist. The reason in these cases will be found to lie either (*a*) in the high cost of transport of

the unfinished commodities, which would counteract the economies of specialised businesses; or (*b*) in the ungradability of the unfinished commodities, whereby inspection before purchase is rendered essential, united with bulkiness which makes it awkward to conduct a multitude of sales or inspection in the same place; or (*c*) in sheer lack of organisation of marketing and of the development of commercial functions.

To the last reason we may now with profit devote some attention. Specialism is not only applicable to industrial operations but also to commercial operations, and the increasing specialisation of commercial functions has been at least as noticeable as the specialisation of manufacture throughout the course of the nineteenth century. By "industrial functions" are meant the activities involved in making things; by the "commercial functions" are meant buying and selling. The latter may differentiate within the works; thus, many businesses will have their "buyers" and "sellers," and each in each class may devote himself to a narrow range of work. In certain circumstances these commercial functions may be thrown off from the parent stock to exist as independent businesses; thus, there are cotton-brokers, stockbrokers, dealers in iron, yarn agents, shippers, wholesale houses, and so forth. Indeed, a whole chain of specialised commercial functions may lie between the final producer and ultimate consumer. The middleman who stands between the final producer and the ultimate consumer, or the string of middlemen which links the two together, is easily to be accounted for. Expert knowledge is required to get in touch with buyers, and it may be a convenience that a seller to consumers or retailers should sell a greater variety of things than any producer makes. For export in particular a special knowledge is requisite, and in consequence many English exporting houses have been established by foreigners to direct trade to their own countries. Much marketing is, however, still done by producers without the aid of dealers, and this system is said to be spreading in certain industries. Here we have an example of the de-specialisation to which reference was made at the beginning of this article. The cause is speciality of product which is brought in competition with other specialities, or novelty in the product which must fight its way into use. In these cases where the commodity is a mechanical contrivance manufacturers will sometimes select their smartest operatives to push the machine by travelling about explaining its peculiarities and advantages to those who could use it. In such a case as this direct marketing is obviously superior to the approach to the buyer through the avenue of independent dealers. As regards the intermediary in the marketing of unfinished goods, he is obviously of value (*a*) in bringing many producers on the one hand and many buyers on the other to a head when the market is large, and (*b*) as an expert adviser. A business needing regular supplies of a certain material might not be able to give buying work enough fully to occupy the time of a highly-salaried expert buyer. As the subject of this article is specialisation in manufacture and not in dealing, this is not the place to trace from such a state of affairs the development whereby "grading" is brought about and sales into the future at prices fixed in the present take place; but something must be said of the manner in which the developed market reacts upon manufacturing specialism.

Market development is characterised by two main features. On the one

hand it means the satisfaction of detailed needs with more minute completeness, the field of products being more carefully swept with a view to the exact requirements of each would-be buyer being found and met at the least possible cost. On the other hand, it means a shifting of risk from the producers to dealers. This shifting of risk is brought about by dealers taking upon themselves some part of the risk of anticipating which is involved in all production for persons who buy from a display of goods, and do not place orders for everything. Dealers, of course, other things being equal, would prefer that the producer took as many of the risks as possible, but competition saddles the commercial man with a heavy share of them, and the commercial man is in a better position than the producer to read the market signs of the times, because his attention is not distracted by industrial problems. The producer, if left alone without guidance, is not only in a difficulty as regards what to make, but also as regards what to charge in the case of orders for deliveries at stated intervals, because the price of his material may fluctuate. If he buy all the material he wants at once in every instance, it can be proved that the community would suffer—it is evident that it must, for instance, when the existing stock of material is temporarily scanty, could be adequately added to if such time were given as the producers' orders enabled him to allow—and no producers who always acted on this rule would prosper, because others would underbid them when the prices of material were expected to fall. But if the producer allows for an expected drop in the price of material he is speculating, and perhaps without sufficient knowledge, and may thereby be brought to disaster. In certain highly developed produce markets these risks are taken over by specialists, who will sell for a present price any quantities in the future whether they are already in existence or not. Now, the important bearing of these facts relating to commercial specialism on the subject of this article is threefold. In the first place, we notice that industrial specialism by processes is helped by specialism in the commercial links whereby the processes are united. In the second place, we notice that internal factory specialism is assisted by the specialism of commercial functions. For scope, for division of labour varies as the magnitude of a works, and the magnitude of a works varies as the amount of attention which the head of a business can devote to industrial problems. When the man at the head of affairs is liberated from some commercial anxieties, it is clear that he can include more industrial factors within his intellectual grasp. The third advantage is a matter of even greater moment. When an employer is compelled to perform both industrial and commercial tasks survival is determined by average ability at the two tasks taken together, not by excellence at one of them. A man might continue to produce by virtue of clever dealing, though as an industrial manager he might be of insignificant account. When differentiation of the two functions takes place the average ability left surviving at the head of production should be significantly raised, as should also the average capacity shown in dealing. It is evident from the foregoing, that the character of a manufacturer and the type of man required to undertake it are closely dependent upon the degree in which the flanking markets can develop.

We shall make more clear the various possible directions which industrial

specialism may take if we now sum up the foregoing analysis in certain formulæ. Let an industry produce several kinds of product, namely, $x+y$. Let the processes by which each are produced be A and B. Let commercial operations be indicated by small letters and Greek letters. Then the units of the industry may fit any of the following formulæ, the sign = being written to mean "producing," and brackets being used to show the boundaries of the individual business:—

(1) $(a, \mathrm{A}, \mathrm{B}, b)=x, y$
(2) $(a)\,(\mathrm{A}, \mathrm{B})\,(b)=x, y$
(3) $\begin{cases}(a, \mathrm{A}, \mathrm{B}, b)=x\\(a, \mathrm{A}, \mathrm{B}, b)=y\end{cases}$
(4) The same as (3) with a and b independent businesses.
(5) $(a, \mathrm{A}, \alpha)\,(b, \mathrm{B}, \beta)=xy$
(6) $(a)\,(\mathrm{A})\,(a\ b)\,(\mathrm{B})\,(\beta)=x, y$
(7) $\begin{cases}(a, \mathrm{A}, \alpha)\,(b, \mathrm{B}, \beta)=x\\(a, \mathrm{A}, \alpha)\,(b, \mathrm{B}, \beta)=y\end{cases}$
(8) The same as (7), with commercial functions independent businesses.

These formulæ are intended to show generally the form which business specialism may take, and are not put forward as exhaustive of all possible cases. Variations between the types given are possible, and we have said nothing of form, in which a central business is surrounded by what we may term "process businesses," to which the commodity is sent in turn. As regards the formulæ given, examples 5 and 6 stand for specialisation by processes only, while 3 and 4 stand for specialism by product only, and 7 and 8 represent specialism by product and process.

There remain now one or two points to be brought out in connection with the above treatment. We may raise them by asking the question whether any limits can be laid down to the degree of specialism? In answering, we may take two cases—the one in which the size of the industry is constant, the other in which it may be taken as growing. In the first case specialism is steadily augmented as knowledge increases, and improvement is thereby affected in machinery and processes. In the second case the answer is also in the negative. Possibilities of specialism are illimitable. When the individual business has reached its size of maximum economy, and the industry gets bigger, specialism in business advances, and for both reasons, *i.e.* because the industry gets larger, and its constituents get more specialised, specialism is carried a stage further in the subsidiary industries, and by virtue of this also the cost of production in the main industry is lowered. The next point to which the reader's attention must be drawn is that specialism is not a function only of the magnitude of an industry in a particular locality or country, but in so far as world markets are fed, it is a function also of the magnitude of the totality of industries in touch with that world market. International specialism is as possible as business specialism in one country, and actually exists.

De-specialism must not be forgotten. This is sometimes occasioned by new inventions. Thus, the practice of liquid conversion discouraged the disunion of iron smelting and steel production. Again, it is occasioned

by the worry associated sometimes with the working of the commercial connections between processes, the feeling of insecurity engendered by a knowledge that provision of materials is in other hands, and a growing power to unite capitals in large pools. Hence the emergence of late years of the so-called vertical trust, that is a combination backwards and forwards by which, for instance, a steel producer engages in smelting, and acquires coal and ore mines on the one hand, and rolls rails and makes steel wire and other commodities on the other hand. The chief cause of the vertical combination is no doubt recent developments in the financing of large corporations. *See* FACTORY ORGANISATION; MANUFACTURERS' ACCOUNTS; COST ACCOUNTS; STOCK AND STORES ACCOUNTS.

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STATIONERY IN BUSINESS.—With the growth of the advertising spirit, increasing attention is devoted to stationery by nearly all business houses. In the old days anything would do for business letters and very little care was given to their appearance. The retail trader would carry on his correspondence on notepaper advertising some speciality, provided for him free by the wholesale distributor. Offices frequently had letter headings designed by some crude printer, which remained in force for thirty or forty years. Little or no attention was given to the details, such as the fold of the paper, the envelope, the printed heading, or the quality of the paper itself, and the result was generally a slovenly appearance which was not particularly noticeable because it was the fault of nearly all business correspondence.

In the retail trade an improvement in stationery for office purposes became noticeable with the growth of the form letter. Directly the value of the personal letter was seen by the retailer the importance of making it look well became manifest. As a consequence, the stationery of many retailers has undergone a great improvement, and such firms pay special attention to all the necessary details.

The tendency of business stationery to-day in this direction is towards simplicity. It is not now considered sufficient to use notepaper printed by some advertising firm, nor is it considered good taste to use the old-fashioned scroll devices, with a list of goods in which the firm trades running as a sort of margin half-way round the sheet. To-day the retail firm aims at a very good paper, a neat title with the address, and very often leaves the rest as plain as private stationery. Envelopes are made to match this, and when the letter is made up and appears in the post of the recipient the next day, there is nothing to distinguish the tradesman's circular from the private correspondence received at the same time. The same applies to business stationery throughout. The old-fashioned, complicated, and elaborate letter-headings have given place to the neatly embossed address, containing a well-designed title and a few of the essential particulars. The whole is printed neatly and carefully on paper which is as good in quality as that used for private correspondence, and the envelopes, which are made to match, very often have a die-stamped design on the back. It is considered that the extra expense of having first-class stationery is more than compensated for by the added advertising value of the appearance of the well-turned-out

Venables Bros
81-83 PRICE STREET
138-146 OXTON ROAD BIRKENHEAD

KINSOPP'S
326 THAMES STREET
LUNDEN

F.G. Burroughs
60. Charminster Rd
BOURNEMOUTH

KINSOPP'S
326 THAMES STREET
LUNDEN

Some Modern Note-Headings for Business Stationery,
designed by the Carlton Service.

letter. Just as people pay attention to their advertisements, the personal appearance of their outside representatives, the smartness of their head-quarters for trading purposes, so they carry this suggestion of thought and taste through the minor details of their office stationery.

A great feature nowadays is the note of uniformity. Retail traders frequently use stationery which has imprinted the title of the firm designed in characteristic lettering, and they use this design throughout everything they issue, which includes the title of the firm itself. For instance, the note-heading of many successful business concerns, so far as the lettering of the name of the firm is concerned, very often appears on labels on packages, post-cards, window tickets, window lettering, and outdoor signs, while there are firms in the general trade who not only do this, but carry the same design into their advertising. This tendency to uniformity adds a little to the cost of everything included in the scheme, but its effect is one of order and good taste which has its influence on the impression made from the advertising point of view on the minds of people who deal with the house. The idea of carrying out the design throughout everything that is issued was first embodied in the policy of a big London store, and amongst up-to-date retailers it has become part of a settled policy from which there is scarcely any deviation. To secure this kind of design for use on everything—from the letter-heading to the outdoor sign and the advertisement—it is necessary to secure the assistance of a capable designer. Artists who make a speciality of lettering for trading purposes will draw a special design of an individual character for the trader, and after the design is settled, the task of reproducing in various forms is quite simple. A die may be cast for stationery, labels, and post-cards; the sign-writer will reproduce it for lettering windows and signs out of doors; while the advertising agent, who undertakes the publicity, will reproduce it for the purposes of illustrating press advertisements. The appearance of stationery and lettering generally associated with a firm is one of those little details in business conduct which are apparently of little importance, but they frequently mean much in the general effect produced on the public mind.

STATION-MASTER AND GOODS AGENT.—In the article entitled RAILWAY CLERKSHIPS particulars of the qualifications necessary to secure an appointment in the employ of a railway company were given, and it was there explained how such a position is to be obtained. It was briefly indicated there, too, what the tyro should do in order to secure promotion, and it now remains to be told what are the duties of the higher-grade men —the canvassers, townsmen, goods agents, and station-masters—and how such positions are to be obtained.

The Duty of a "Canvasser."—The first in the list, the "canvasser," is to the railway company what the commercial traveller is to the manufacturer, *i.e.* a getter of business. It is his duty to ferret out prospective customers and secure their traffic, if possible. Needless to say, he must be a thoroughly experienced man, for he has to quote rates, and get rates fixed when there is none in operation from the point from or to which the goods are travelling, and fixed low enough to secure the traffic; give advice as to the best methods of loading, routes, and so on; explain the special advantages accruing to the trader if the merchandise is conveyed by his

company; and take steps to see that it does actually travel that way when the order has been procured—not always an easy matter, as he has his competitor to reckon with. He is not stationed in one particular town, but is provided with an "all station" pass, and free to travel here and there in search of business. His duty, in brief, is to learn what there is on the move, and be equal to the occasion.

A "townsman's" duties consist chiefly of conducting those negotiations with the traders which, from their nature, cannot very well be conducted successfully by correspondence; inspecting goods alleged damaged in some way, or smashed in transit; effecting a satisfactory settlement of claims; collecting accounts; acting occasionally in the capacity of a canvasser; arranging the transfer of goods wrongly delivered, or redelivery to the railway company of consignments delivered in error—in short, he has to act as an intermediary between the local depôt of the company and the traders in the town.

The duty of a station-master and goods agent may be dealt with under one heading, as sometimes—at small country stations, for instance—one man has to act in the two capacities, and in the majority of cases, even when there are two distinct officers, the first-named, the station-master, is the responsible party. He is the supervisor, and he has to control all the affairs of the company at that station. It is he whom the company holds responsible not only for the punctual dispatch of the trains, and the proper conduct of the affairs of the company in that town, but what is much more important, for the financial success of the station. Hence it will be seen that his position is no sinecure.

The duty of a "goods agent"—or "local goods manager," as he is sometimes called—is to control the traffic department and effect the safe and early dispatch and delivery of the merchandise handed to the company for conveyance. Every week he has to prepare an "abstract" showing the exact amount of trade done at his branch during the preceding seven days, which, together with various other tell-tale documents, has to be forwarded regularly to headquarters. At the end of the month he has to draw up a similar statement, and a "comparative statement," and from these accounts the general manager can see at a glance just what is being done there. Should there be a decrease in the returns, the goods agent is called upon pretty smartly—often by wire—to "explain the decline in traffic instanter," and if this explanation is not a thoroughly sound one, further "whys" and "wherefores" follow quickly by wire.

Such, passed in brief review, are the duties of the various officers. Now let us consider how the positions are to be attained.

It may be said in the very first sentence that success on the line, from the initial stage onwards, can only be achieved through the persistent study and perseverance of the individual. It is not for one moment suggested that there is no such thing as influence in this sphere—there is a good bit of it; and it would be idle to deny that the man who has a director at his back stands a better chance of quick promotion than the man without such aid. But we are here talking of those who are too honourable to adopt subtle means for personal, material advancement, and who have only their own grit and energy to depend upon. Success comes to these by way of reward for the due and proper exercise of the intellect

The "canvasser" graduates for his position in the goods office, where he learns the general routine of railway work. If a man shows marked ability for "getting there" he is picked out for outside work, where, as has been shown, he has special opportunities for showing his ability. And the "townsman" follows the same procedure—*i.e.* he goes through the various depôts of the goods office, so as to obtain that knowledge which will stand him in good stead later on, when dealing with the general body of traders. He must be up to all the moves on the board, and possess a keen power of observation and analysis, so that when, for example, he is examining a parcel of goods alleged to have been damaged during transit, he can tell whether the damage is of recent or ancient occurrence, and whether, therefore, the claim is legitimate and just or not.

A "goods agent" must necessarily have passed through all the branches of the traffic department, so as to be able to direct his subordinates. Generally it happens that after passing through the various offices of a large goods station—the inquiry office, the invoice office, the accounts office, and the claims office—he is placed in charge of the goods department of a small country station, and then after he has learned the ropes he is drafted to a rather larger station, and so on. But very rarely is a goods agent given the entire charge of a station—indeed, the writer knows of only one such case, and that happened at a small station on the south coast. The position fell vacant, and representations were made to the company by the inhabitants of the town to promote the goods agent, and this was eventually done. But station-masters, as a general rule, are those who have had a life's experience in the booking and parcels offices, and graduated for their positions much in the same way that the goods agents qualify for theirs.

The rate of pay of these various officers varies in accordance with the size and importance of the station to which they are attached. For example, a canvasser's salary may be anything from £120 to £300 a year, and a station-master's salary from £150 to £1000 a year, with house, &c., included.

On the line, as off it, specialisation is the order of the day. This is far from saying that a man should specialise in one particular subject to the neglect of all others; for of a truth—and as has been shown—to get on on the railway one needs a thorough grasp of all the ramifications of railway work. Still, he who specialises at his particular task, and cultivates himself in other directions meanwhile, is the man who succeeds.

There are many avenues of knowledge open to the student. Those clerks stationed in London are fortunately placed, being able to attend the evening classes at the London School of Economics and Political Science, where lectures by well-known authorities are given on such subjects as the following: "The History of Traffic Legislation, and Parliamentary Action in connection with Railways"; "The Traffic Relations of Railways to other Railways and the Public"; and "The Law of Carriage by Railway." Similar lectures are given in many of the other large railway centres for the edification of the railway staff; but those who cannot attend any of these classes, by reason of their being stationed elsewhere, need not fear that they are suffering from a peculiar disability, for during the winter months the most important of the lectures given at the London School of Economics and Political Science are published *ad verbatim* in

the *Railway News* (price 6d. weekly), so that he who wills to know can do so. There is no excuse for ignorance, for in practically every public library authoritative works, such as Macnamara's "Law of Carriers of Merchandise and Passengers by Land," Brown & Theobald's "Law of Railway Companies," are to be found. For home study the student cannot do better than procure Disney's "Law of Carriage by Railway," published by Steven & Sons, price 7s. 6d. net. This is one of the most useful books on the subject published, and is written specially for the student. But railway work cannot be learned from text-books—which is not belittling such works, or in any way retracting what has been said. Make no mistake; text-books are valuable adjuncts; but knowledge gained from practical experience and personal observation and research is the most reliable and valuable to the individual, and he should therefore cultivate the habit of seeing things—those things, that is to say, which interest and concern him as a railway man—in their true perspective.

From what has been said, the reader will have gathered that life on the railway is based on the law of gradual evolution and the survival of the fittest. True, it is a far cry from junior clerk at £20 per annum to general manager at £5000 per annum; and so it is from the workhouse to Westminster, both of which have been accomplished. But between both starting-points and final goals there are many lucrative positions which are not to be despised.

GEO. B. LISSENDEN.

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STENOGRAPHIC FORCE: How to Organise it.—In organising a stenographic force, one of the first questions to be considered is whether the staff is to be composed of male or female stenographers. If it is a small staff, and the work is of a highly specialised nature, it is probable that a force of male stenographers will give the best results. If, on the other hand, the work is that of ordinary business correspondence and the staff is to be fairly large, the employment of women will prove more advantageous. In organising this stenographic force there are two things which we must have—good material to work with and a direct head capable of getting the best results out of this material. Some hints on the selection of workers are given in the article SHORTHAND WRITER.

When the staff has been selected, it should be organised so far as possible on the principle of giving each individual member some portion of really important work. The relation of each individual's work to the whole should be carefully explained, not once, but many times. Many a stenographic staff produces an amount of work considerably below what its output should be because the various members have no conception of the work as a whole. Each one sees only his or her portion, and understanding perhaps but little of the real reason for that portion, the work is done in a careless and half-hearted, parrot-like fashion.

The ideal stenographic staff is one in which each member is fitted by training and knowledge to take the place and do the work of any other member. This is a state of perfection which is seldom attained, but is nevertheless the ideal which should be striven for.

Above all things, in order to get effective work, the staff manager must

avoid favouritism. He must treat his staff with absolute impartiality, and base his decisions entirely upon business reasons. Nothing is more conducive to the rapid destruction of the *morale* of a stenographic force than the creeping in of the idea that certain members are favoured over and above others because of personal reasons. Along this line an excellent idea to institute is that of allowing the staff a certain amount of what may be called "sick leave" in addition to the regular two weeks' holiday. For instance, a week's sick leave distributed over a year may be allowed to be taken at the rate of not more than half a day a month, and with the distinct understanding that all other absences must be paid for by the employee. This plan relieves the manager from any suspicion of favouritism in dealing with his staff, puts all upon absolutely the same basis, and relieves the manager from the temptation to overlook absence on the part of particularly capable members of the staff.

A very careful system of records should be instituted, showing the actual amount of work done by each member of the stenographic staff and the cost per letter. It is very easy to reduce all the various items of work to a letter basis. Four items of one kind, for instance, may take as long as one ordinary letter; two items of another sort, and so on; and a proper basis having been arrived at, it is comparatively simple to draw up a schedule which will cover all the work done. Miscellaneous work, clerical work, and special work can all be reduced to the basis of regular dictated letters, so that the daily and weekly totals of the report are given in totals of letters. A record of this nature is of great advantage to both sides. It shows at a glance what letters are actually costing, and determines the relative value of the various stenographers of the staff. Each particular stenographer's record should be open to inspection at any time by that stenographer, and it is thus possible for each member of the staff to compute his or her earning capacity, based on the average salaries paid. The staff may at first object to the introduction of records of this kind, feeling that they are only another means of driving still harder an already overworked force; but a little proper and diplomatic explanation of the fact that these records are to be used not only for the benefit of the employer, but also as a basis on which to compute the salary of the employee, will soon show any member of the staff that the records are of quite as great value to the employee as to the employer. By the use of records such as these, the stenographer's actual worth in the office, and his or her exact earnings in pounds, shillings, and pence, can always be calculated at a moment's notice; and it can be so determined whether stenographers are entitled to an increase in salary or are being paid more than they are worth.

In addition, the record forms an added check on the postage account, as manifestly the postage account should agree with the total number of letters written as turned in on the stenographer's daily report. There is no department in the office which will repay attention better than the stenographers' work. The value of the stenographer is too important to be neglected.

STOCK AND STORES ACCOUNTS.—*Stock Accounts* may be defined as records of the quantities of finished goods bought or manufactured, and ready for sale without undergoing any further process. *Stores Accounts* are

the records of raw material, or partly manufactured goods used in the manufacture of the finished goods shown in the stock accounts.

The object of such accounts is—

1. To form a check on the stock on hand, and ensure that no stock or stores have been issued and not accounted for through the regular channels.
2. To serve as a guide to the buyer in the concern.
3. To enable interim trading accounts to be prepared without "taking stock."

Generally speaking, stock and stores accounts only record quantities—either number, weight, or measure—although in some cases values are also given, but very frequently this is neither possible nor desirable.

The method of keeping stock and stores accounts is practically the same.

The account kept will be debited with the stock at the commencement, and purchases; and credited with sales and stock or stores issued for other purposes, therefore the balance should approximately agree as regards the quantity, with the amount of stock shown in the inventory made at the end of the financial period.

Stock Accounts.—Where specific articles are dealt with, it is possible to allocate to each a stock number, and then when a sale is made to mark off that particular item in the stock book.

This method is only practicable, however, where the goods are capable of particular identification, are bought and sold in the same state, and also are either large or valuable.

Otherwise the account can only record the various goods in bulk.

Concerns where such a system is possible include jewellers, piano and musical instrument dealers, furniture dealers, &c. The form of stock book may be ruled so that separate pages are allocated to each class of goods. All goods inwards are marked with a number, such number being shown on the invoice, so that it is possible to check off the items on the invoices with the account in the stock book to which they are posted.

When a sale is effected, the stock book reference is entered in the day-book, and the goods afterwards marked off in the stock book.

Thus on "taking stock," each article can be ticked off with the entry in the stock account, and, if the stock includes goods of high value, it is very desirable that this should be done at frequent intervals.

The use of the cash columns enables the proprietor to see at a glance the gross profit on each article sold, and is of inestimable value to him when buying further goods or "marking off" for special purposes.

If all the goods are re-entered at each annual stocktaking, it follows that the totals of the purchases and sales columns in the stock book must agree with the respective columns in the sales and purchase journals, if each item has been properly marked off.

Merchants can only keep proper stock accounts if but a few classes of commodities are dealt with, although some firms now record their stock on the card system, using a stock card ruled similarly to the following for each class of article:—

STOCK CARD.

Maximum.....

No..... Description..... Size..... Minimum.....

Received			Issued				Received			Issued			
Date	No.	Weight	Date	No.	Weight	Order No.	Date	No.	Weight	Date	No.	Weight	Order No.
		T. c. q. lb.			T. c. q. lb.				T. c. q. lb.			T. c. q. lb.	

These stock cards are written up from the invoices and requisition notes or copy invoices, although in order to have a chronological record of stock received and issued, a Stock Inwards and Outwards Book is sometimes also used :—

FINISHED STOCK INWARDS AND OUTWARDS BOOK.

Stock Received.									Stock Issued.								
Date	No. Stock Debit Note	Order No.	Description	Quantity		Rate	Amount	Stock Card No.	Date	No. Reqn. Note	Order No.	Description	Quantity		Rate	Amount	Stock Card No.
				No.	Weight								No.	Weight			
					T. c. q. lb.		£ s d							T. c. q. lb.		£ s d	

Stock in Bulk.—In some concerns it is only possible to record the *total* quantities purchased, used, or produced during a certain period—as, for example, a flour mill. In this case the total quantity of wheat purchased is ascertainable, and a record is kept of the quantity ground or mixed in. Thus :—

WHEAT ACCOUNT.

	Qrs.	Bush.	Lbs.		Qrs.	Bush.	Lbs.
To Stock as taken				By Sales			
„ Wheat bought				„ Ground . . .			
„ Surplus . . .				„ Sold in mixed corn			
				„ Barley extracted from wheat in cleaning . .			
				„ Screenings extracted in cleaning, ground and mixed with bran			
				„ Do. mixed with other grain .			
				„ Stock as taken .			

The flour and offals produced and sold, is recorded in subsidiary books, so that the following accounts can be prepared:—

FLOUR AND OFFALS PRODUCTION ACCOUNT.

	Stones.	Lbs.		Stones.	Lbs.
To Wheat ground . .			By Flour produced as per production book .		
„ Screenings from wheat mixed in bran . .			*Less* mixed in .		
„ Corn dust . . .			„ Offals do. . . .		
„ Screenings . . .			*Less* mixed in .		
			„ Waste		

FLOUR AND OFFALS STOCK ACCOUNT.

	Flour.	Offals.		Flour.	Offals.
To Stock as taken . .			By Sales		
„ Bought			„ Stock as taken . .		
„ Produced . . .			„ Deficiency . . .		

OTHER GRAIN STOCK ACCOUNT.

To Stock as taken . . .		By Sales	
„ Bought		„ Corn dust transferred .	
„ Barley extracted from wheat in cleaning . .		„ Screenings . . .	
„ Wheat mixed in, sold as mixed corn . . .		„ Stock as taken . . .	
„ Screenings extracted from wheat in cleaning . .			

The above accounts are only given as examples, but the principle of keeping stock accounts in this manner is adaptable to any concern producing but one class of article, such as a brewery, ironfounder, &c.

The first account records the stock of *raw material*, the second the *quantity produced*, and the other accounts the disposal of the finished stock.

Transfers are made from one account to the other in accordance with the

primary records which are kept, the balance of the stock accounts corresponding with the actual stock on hand.

In practice money columns would also be given, so that the cost per unit can be ascertained.

In many undertakings where it is not possible to keep proper stock accounts, a check can be obtained, provided the gross profit in each department is fairly normal, by deducting from the sales the gross profit which *should* be earned, the difference between the stock at the commencement *plus* purchases, and the sales less gross profit being the stock which should be on hand.

As, however, goods are frequently not sold at a uniform price, nor subject to the same amount of waste, it necessarily follows that this method is by no means an infallible check, but after it has been in operation for some time, an average rate of differences is obtained, and when this discrepancy is allowed for, the results should prove fairly satisfactory.

In many businesses this is the only practicable method of ascertaining the stock on hand for the purpose of monthly returns, and although the system leaves much to be desired from the theoretical standpoint, yet it serves a purpose that could not otherwise be accomplished.

Stores.—It has already been explained that the term "stores" includes all raw material or partly manufactured goods to be used in the process of manufacture.

In large works there always exist so great a risk of materials being used on a job and not charged, or of being improperly taken away, that some system of stores accounts is absolutely essential if loss is to be avoided.

Materials may be divided into three classes:—

(*a*) Goods and materials purchased direct for a job.

(*b*) Goods and materials for stock.

(*c*) General stores, such as nuts, bolts, &c.

If a proper system of cost accounts is in operation, the stores purchased direct for a particular order can be debited direct to such account in the cost ledger, and need not be entered in the stores ledger at all.

If, however, the goods purchased are for stock, the amount of each invoice should be charged direct from that source to an account in the stores ledger, which is ruled as follows:—

STORES LEDGER.

Name..... Maximum..... Minimum..... ...

Received into Stock						Issued out of Stock					
Date	No. of Invoice	Quantity		Rate	Amount	Date	No. Requis'n Note	Quantity		Rate	Amount
		No.	Weight					No.	Weight		
			T. c. qr. lb.		£ s d				T. c. qr. lb.		£ s d

This stores ledger is a memorandum book only, and has no connection with the financial books beyond verifying the accuracy of the entries made therein.

The stores purchased will be debited to various accounts in the nominal ledger in the ordinary way, the debits in the scores ledger usually being made direct from the invoices.

Usually stores accounts record quantities only, although in some cases it is possible to add money columns as in the example given.

When stores are required for a job the storekeeper, before issuing the same, receives a requisition note signed by the foreman, giving a full description of the stores to be issued and the number of the job.

Generally the workmen fetch the material and sign the requisition notes themselves, the foreman examining the same each day, and initialling them if correct.

No.——

STORES REQUISITION.

Order No.——

Particulars :

STORES REQUISITION.

Stores Requisition No.—————— 190—.

Quantity.	Description.	Rate.	Value.	Fo.
			£ s. d.	
	ORDER NO.			
Signed——————	*Man's No.*—— £			

Any material not required is returned to the storeroom accompanied by a stores returned note, and is dealt with in a converse manner.

The posting to the stores ledger can be made either direct from the requisition note, or from a materials issued book if an analysis of the goods is required, the form of the latter being as follows :—

MATERIALS ISSUED BOOK.

Date.	Requisition No.	Description of Stores Issued.	Job No.	Weight.	Rate.	Amount.	Cost Led. Ref.	Analysis of Goods.
				T. c. q. lb.		£ s. d.		

Thus each account in the stores ledger not only records what quantity has been issued, but also the jobs for which the material was required.

It is not usually practicable to keep any accurate record of small stores such as nuts, bolts, screws, &c., but requisition notes should be made out for these in the same way as for other stores, and then it is possible to roughly ascertain the stock on hand.

No efficient system of costs can be properly carried out unless stock accounts are kept, and, as explained in the article on COST ACCOUNTS, the record in the cost ledger of materials used is obtained from the requisition note, which also serves as the posting medium to the stores ledger; thus the extra work entailed is but slight.

Apart, however, from the statistical records obtainable, each manufacturer ought, as a preventative against waste and fraud, to institute some system of checking the stores bought and used.

M. WEBSTER JENKINSON, C.A.

STOCK-LETTERS. *See* MAIL ORDER BUSINESS.

STOCK-TAKING. *See* HOTEL ORGANISATION.

STORE MANAGEMENT.—To act successfully in the position of manager to one of the huge undertakings of many departments which are now known as stores requires a good deal of all-round knowledge. It is much easier to control a shop of smaller dimensions than it is to control a large store. In the first place, the manager usually has particular experience of the one trade, and most of the men he has to control are under his eye. In a store such as Whiteley's, you have not only many departments, all representing separate trades, but the huge staff has to be ruled by regulations and is not actually under the observation of the manager. It is impossible for the manager to make the round of the store. He would simply be used up.

The man who rules so many people and guides a huge store to success has to have a great deal of exceptional knowledge. There are so many things that crop up in his day. First he would want to know his business, and there is more in this statement than is apparent. To run one shop devoted to one line of goods the manager must know that one business, but the manager of a store must know many businesses. He must have of many departments, each big businesses in themselves, the general knowledge of the proprietor of the smaller business only devoted to one activity. The first step in the education of a store manager is the acquisition of this general knowledge. He must know the consumer's outlook, he must have knowledge of the work of the salesman, and he must also know the duties of the buyer. It would be expected of him that he should know something of the values of the goods sold, the different preferences of the public, and the different qualities of the goods required. He would not attend to all these matters himself, but it is necessary for a successful manager to have a general knowledge of all these subjects.

The actual duties of a store manager are equally numerous. In a business like Whiteley's, he would probably have a board of directors to deal with, and, of course, such a board would be the supreme authority. But to be successful, sufficient power would have to be delegated to the manager, for he is, after all, the administrator, and upon him really depends the success of the concern. Directors can correct a policy and do many things, but the success of an undertaking must depend largely, if not wholly, on the managing director or manager. To a large extent the selection of buyers would depend upon the store manager—one of the most important features of profitable store-keeping. The manager would also have to control one

or two, or perhaps more, under-managers, and these men he would have to choose with discrimination, because they can make work for the manager, or materially lighten his task, just as they are inefficient or efficient. In the success of his choice of under-managers depends the manager's freedom to pursue his own policy. He cannot do all the work of managing a departmental store, and he succeeds as a manager by his success in delegating duty. If his choice is wisely made, he will be freed from harassing tasks, and this will enable him to keep that clear head, unhampered by detail, which is the ideal condition for a manager who wishes to control his store efficiently.

Directly or indirectly, the manager of a store must also control the selling staff and the selection of it. This is a work of first importance, for the salesman is brought in direct touch with the customer, and much of the impression a business makes on a patron must be due to the efforts of the salesman. If salesmen are selected wisely, and do their work well, they influence the customer more than any one; but a bad selection, or a badly-controlled staff, can do harm to a store which can scarcely be calculated.

Another problem the store-manager has to solve is the dispatch of goods after they have been sold, and here again his organising faculty and wise selection of workers are called into play. Practically a manager is responsible for the goods selected, he has to make arrangements for their reception, he controls their display and their sale, and must finally see that they are promptly delivered. Now this opens up a wide field both for his knowledge and activity.

In view of this programme, if I were asked how a man might rise to the position of manager of a big store, I would suppose him to be a man of fair general education. Then he would probably be apprenticed to the business of a draper with departments not exclusively confined to the one trade. Such a concern is to be found in every provincial centre of any size, the draper handling millinery, furniture, carpets, fancy goods, silver ware, and sometimes hardware. Apprenticeship in such a store would give the observant, educated man much general knowledge. From such an apprenticeship the man would graduate to the position of a buyer, learning the value of goods, their marking for sale, and the anticipation of demand. It is in this stage that the budding manager finds the problems growing acute, for the buyer is the crux of a business, and on his judgment in buying and pricing for sale nearly everything depends. It is not only that he must buy the right thing at the right price, but he must be able to price it for sale. If he prices it too high, the customer is lost; if it is priced too low, the profit is lost. Pursuing the qualifications for a first-class manager, work as a buyer would be the great step after the routine of apprenticeship and the duties of junior salesman, and successful work as a buyer would determine whether he would go further. He must be a man of good health, and in these strenuous days he cannot hope to succeed without hard work. It would be a good thing at this stage if the man who is ambitious for success would study the lives of men who have made world-wide reputations as traders. There are three or four men particularly whose careers would help the ambitious man—the late head of the Bon Marche in Paris, Mons. Boucicault, assisted by Madame Boucicault, John Wanamaker

of Philadelphia, and Marshall Field of Chicago. In points relating to the ethics of trading, the future store-manager cannot do better than model his attitude to his work and his responsibilities on the careers of these men. In their conduct of business many points were common. When they started, the higher moral tone prevailing to-day was not so prevalent in trade. The question of fixed prices had not been so firmly established. These people led in marking their goods in plain figures—the same price for the rich or the poor. In the shop people got the same treatment—rich or poor were treated with the same courtesy. If the goods were not satisfactory, these storekeepers were prepared to return the money spent for the goods which had not pleased. At the back of the success of these three men, one sees the same policy of honesty, plain dealing, fair treatment, and responsibility for every transaction; and that is why I set great store on the value of their lives to traders, and urge that the ambitious man should be familiar with them.

But the man who is to succeed must work, and when he becomes a manager he will have to work harder than ever. If he does not realise this, it is far better for him not to start climbing. The position of manager of a store in London might have been a light task twenty years ago, but to-day stores do more for the people, and the people are in closer touch with the manager. For instance, the telephone alone has doubled the personal burden of work borne by the store-manager. Much can be done to lighten the work of the manager by system, but even with the best system in force, the manager's hours are all too short for the performance of the duties which crowd on him. In America the store machinery is usually simplified by system. The managing director chooses the buyers of the house. Then there is the merchandise manager, who checks the purchases of the buyers, and no buyer would dare exceed his buying authority without reference to the consent of the merchandise manager. Then there is the manager, whose chief duties are the engagement of the staff of salespeople, clerks, and employees of the firm, and there is a manager in charge of a separate department for dispatch work. In England the manager of a store practically does all the work of these departmental managers—engaging the buyers, the selling staff, the rank and file, and undertaking the onerous work of checking the buyers' purchases. It stands to reason that the work of the manager would be better done if the duties were divided and systematised on the American plan; and there is no doubt that the English store—now in its infancy—will develop on those lines as its activities expand, throwing less and less strain on the manager, who to-day holds all these reins in his hands.

JOHN LAWRIE.
Managing Director of William Whiteley's, Ltd.

STORE STAFF SELECTION AND TRAINING.—Amongst the many problems of the up-to-date dry-goods merchant one that undoubtedly ranks in first importance is the selection and upkeep of an efficient staff, and, of course, in establishing a store of the size of Selfridge's, this problem was an acute one from the first. The usual store enterprise begins as a shop of the smaller type, and builds its way to an undertaking of many departments by a slow process of expansion. In the

establishment of Selfridge & Co.'s store this procedure was entirely reversed. The business began, complete with many departments, and dealing in nearly every type of merchandise, and challenged attention at once as one of the biggest undertakings of its kind in this country. It was necessary, with the opening day, to have a staff on hand of something like 1200 people, and this number has since been increased to about 2000.

In coming to London to establish a store of this type, I perhaps approached the task with an outlook somewhat different from the viewpoint usually adopted by the trader, big or little. Apart from the rewards of successful trading, to me the business career of merchandising represents a calling of which any man may be proud, and I believe that the scientific organisation of a great business should make the highest demands on the best brains. I believe the achievements of Selfridge's, young as the store is to-day, will prove that there is work to do in an establishment of this kind of a character with which any man might be associated. I take the business of merchandising as seriously as any man takes any other profession or occupation, and it has been my aim to infuse the same attitude to one's lifework in the minds of all who have been associated with us. Not the least of the pleasures of conducting a business of this type is to remember that thousands of people are associated with the enterprise, and, if possible, to suggest to them such an outlook that the business of buying and selling ceases to be a perfunctory routine task, irksome to the man who follows it, and becomes in itself a career capable of bringing out the finest points of character, and opening up ways to advancement, which is the great inducement to efficiency in any branch of human activity.

The treatment of the Selfridge staff differs from the too common treatment meted out to the sales assistant in a shop, in that it shows complete respect for all men and women who respect themselves. Our system recognises that there is a dignified field for activity in retailing, and that the person who starts in the business, even down to the humblest junior, is entitled to regard himself as a serious business man or woman following a legitimate career. Our aim is to make the conditions of service such that any one employed by us will not be asked to forget what is due to him as an individual for a moment. We demand a high standard of efficiency, and the size and nature of our business makes it possible for us to suitably reward those who bring the best qualities to the service. The basis of our staff appointments is a realisation of democratic equality, though we frankly admit that various persons have different temperaments, and different values can be placed upon their services to the business. We discourage any relationships between heads and subordinates which depreciate any one's individuality by imposing servile conditions upon him. Personally, every single member of the staff, no matter how obscure his position may be, is treated with the same consideration as the outstanding heads of departments.

At the outset, in providing an entirely new staff for a huge undertaking, our difficulty was to bring these ideas of the relationship of the storekeeper and his employee before the people who would be of the type likely to compose an efficient staff. To engage over a thousand people for a new undertaking, demanding a high degree of efficiency in each unit employed, was no

light task. The people we desired on the sales force at Selfridge's were well employed, and we had only two courses open to us—either to secure them by increased salaries, or to draw them by the conditions of service under our direction. To bid for them, of course, was the quite unpractical way, because it was far too expensive, and we adopted the other alternative of suggesting to workers in the various trades represented by our store that the conditions were of such a character as to make service at Selfridge's desirable. By stating our ideals of the relationship we felt ought to exist between employer and employee, and by making public the conditions of service in the new enterprise, we speedily enlisted the interest of a large number of employees, already occupied in the trade, and from these people our first selection was made. We set out plainly to convince possible members of our staff that in place of the too frequent discourteous treatment, they would be treated with courtesy; and we also set out to convince them that those who were prepared to show an interest in the business would find that we were equally ready to display an interest in them.

The great feature of our relationship with our staff is the length we go in keeping an exact record of every man's work. When a man joins Selfridge's, the quality of his work is never lost to sight. We are commonly supposed to go to extreme lengths in this direction, and to incur a great deal of expense in these records of the work done by our staff. It is true that we go to a deal of trouble and incur no slight expense in securing the record of each man's work, and in keeping it up to date, but we find in practice that this actually pays. We promised at the outset that every individual who joined Selfridge's would constantly have an impartial analysis of his work before the directing forces, and in the conduct of the business since it started we have rigidly kept to that promise. A man who comes to Selfridge's to work knows that when he is doing good work, the quality of his service will not be taken for granted. His record is there for the management to see day by day, and he is treated accordingly. By our system of a comparative analysis of returns in the selling force, we know what each man is doing, and each man is rewarded according to the quality of his service. When vacancies occur, as they must often do in an establishment of this size, promotions are made strictly on an estimate of the merits of the various men employed in the department under notice. Strange as it may seem, this simple method of keeping strict observation over the quality of service being offered, with the understanding always implied, that merit must count in increased payments, and in establishing its right to promotion, was so novel in this country that it tempted some of the best men from positions of security, and we were able to start at the beginning with a staff which numbered possibly many of the best salesmen in this country. People actually came in thousands after the statement of the conditions under which they would be employed, and we had the choice of something like ten thousand offers of service, the majority of our appointments being made from men and women who were actually in positions. We were thus able to start with a good foundation, and from our opening day it has not been necessary to make any drastic alterations.

The most essential part of any changes that we have made since have been rather in the way of extensions than alterations in our staff arrange-

ments. Of course, in a business like Selfridge's, we have to be always on the look-out for the right young man or woman for particular places, and for this reason we make a point of seeing every applicant for an appointment who writes to us. We try to add to our staff at the bottom—preferring, always when possible, to see places of importance filled by those who have already been members of our staff and who have in subordinate positions become familiar with the rules and policies of the house, and learned to "keep step to the music of the business." A part of our organisation is a staff manager, who is an enthusiast in securing the efficiency of the Selfridge staff, and in the interpretation of the ideals I have sought to establish in our relationship with employees, and a portion of his day is always taken up in interviewing people who wish to enter into the service of the establishment. Of course, fully staffed as we are at present, we are not now able to take every young person who applies, and, indeed, the character of applicants of this type provides a great many grains of chaff for every grain of wheat. Even now, however, by seeing all who apply, we protect ourselves against missing the grains of wheat which come along with the huge volume of chaff, and the one who can show really genuine qualifications for a high grade position never applies to Selfridge's without getting careful consideration of his proposal.

We are, up to the moment, too young a house to put into operation completely our ideals of what should govern promotion, but as quickly as possible we are aiming at organising our selling force on the original basis we laid down. That is, given a full complement of employees, so far as possible we would desire to promote only from the staff, though at the present moment we can scarcely do this, because we have not been conducting the business long enough to ensure that we have properly trained hands coming from the lower grade of subordinates ready for the higher positions. As time goes on we shall remedy this with the view of always promoting from the lowest grade upwards. At the present moment we are utilising a scheme which in the course of a few years will ensure this. The old system of apprenticeship does not entirely appeal nowadays. There seems to many something not quite desirable about binding one to rules and conditions which he cannot break without penalties, and we would, perhaps, instead, aim at leaving even the youngest member of our staff totally free. In place of apprenticeship, however, we take into every department boys and girls who start as juniors in the lowest places in the establishment. We regard them rather as "students" than actual members of our staff, and it is our aim to direct their efforts in such a way that they will find in the store a career for their best activities. For this purpose we have instituted a series of competitive scholarships. Each student coming into the business is, so far as we can ensure it, trained in the best knowledge of business conduct, so far as it relates to that particular department, and in a sense the head of the department acts as a kind of schoolmaster. To supplement this method, the heads of the various departments hold a series of lectures during the winter months for these students. These lectures, illustrated by limelight views, are on subjects relating to the running of the department itself. For example, in the silk department, the buyer would lecture on silk—what it is, how it is grown, how it is manufactured, where

it is bought, the various qualities, and why one quality is better than another. These lectures are delivered at regular intervals during the season, and are well attended, and there is no doubt that the boy or girl who takes a serious interest in them will take from them the most practical knowledge it is possible to give about the various departments in which they are working. We then invite students to write papers on the subjects treated in the lectures, which are carefully examined, first by the lecturer, and then by the manager of staff. Marks are given for the accuracy of the knowledge displayed by the papers, and also the examiners take into consideration the thoroughness with which the paper is prepared, and the quality of its presentation. At the end of the lecture series, the marks awarded to each paper are totalled, and scholarships are awarded. They take the most practical form we can devise. Taking again as an instance the silk department, the winners of the scholarship would be entitled to go with the buyer in that department to all the markets in this country and throughout Europe which he attends, so that they may see, by actual contact with the conditions, the most important duty associated with the store—its buying in actual operation. In other departments where the conditions are not the same, we aim at making the rewards more or less equivalent. For instance, in the counting-house, the winners of the scholarships would be educated in the higher forms of book-keeping and other commercial subjects, with a view to making them more efficient and capable of realising a practical reward for their efforts.

In promotion from juniors, the interest taken by our students, as shown by their success in these examinations, is taken into account, but we do not lose sight of their personal qualities and general behaviour while associated with the business in the daily routine; and care is also taken to appraise the value of the services of every student, apart from his success in the examinations. That is to say, while the scholarships are limited in number, and obviously every one cannot be successful, we gain by the process a fairly comprehensive knowledge of the abilities of each student, and all are considered in connection with the possibilities of promotion.

Another important system in relation to the control of the staff is our method of representation through the staff council, which arose through an inspiration which dates back to the opening days. In opening a new undertaking such as Selfridge's, with a new staff and an entirely new system of selling, we scarcely knew how accurately the service would work in its initial stages. Business observers, who watched it critically, say that even on our opening day the quality of service reached an extremely high standard. Others, inside the business, knew that while the level of efficiency was undoubtedly remarkable under the new conditions, there were errors in detail in nearly every system we employed throughout the whole business. Such errors did not amount to very much so far as the outside public were concerned, but they created a certain amount of friction in the running of the business internally. To counteract this, the manager of staff had a somewhat difficult problem. Obviously, he could not address the whole of the staff on the errors involved, as there is not a room in Selfridge's which would house such a meeting. He hit upon the happy idea of explaining to head salespeople from each department the difficulties which were arising, and

pointing out the different sources of error, making it their duty to make the weak points in the systems clear to the rest of the staff employed in their respective departments. As a result of this method, 90 per cent. of errors were eliminated in the course of a day or two, and the effect of this was so excellent, it was decided the influence was too good to lose. As a consequence, we started what is known as our staff council, which is composed of the senior assistant from each department throughout the house, with the manager of staff as president. This organisation meets periodically, matters for discussion being submitted to the secretary prior to the meeting, and the whole policy of the store from the salesman's point of view is practically brought under review at these meetings. This council is undoubtedly successful, as it is the quickest way of indicating any changes in policy or in detail. The matter under review is brought before the council, and is subjected to the consideration of the most capable salespeople and clerks in the store. They discuss it from the point of view of the salesman or saleswoman, and give all new ideas a consideration, which is based on expert knowledge of the conditions—a side of the question which the management could only consider with extreme difficulty in such a practical manner. Once the new matter under consideration is passed by the staff council, it becomes virtually the law of the store. A copy of the resolution, which in a sense almost amounts to an order, is immediately sent to each department, and the representatives on the council see that all members of the staff in their respective departments sign a book which contains the order, while, if it requires any explanation, this is given at the same time. This method of communicating items of store policy automatically prevents any member of the staff from pleading ignorance of conditions when error arises. The council is greatly appreciated by members of the staff; because, while it serves as a method of communicating the policy of the management, it also acts in a reverse way by bringing the opinion of the staff to the notice of the manager of staff, who is there representing the company. As a result, there is a freer interchange of opinion on store matters, and representation as a matter of right is appreciated by the staff, who see in it a literal interpretation of the democratic ideas which actuate Selfridge & Co. in dealing with all their employees. Indeed, it is considered an honour to represent the staff on this council, and all are very assiduous in attending the meetings and giving the practical help of their personal experience.

The results of these methods of dealing with the staff are apparent to any one who chooses to visit this establishment. It is common knowledge and common talk amongst business people who notice detail of store management, that the members of our staff, which by the way are practically all British, are most capable in selling and most courteous in their methods. We believe this is due, first of all, to the fact that, so far as possible, we aim at getting the best service, and when we have secured it, the conditions are made such that our employees, working in an atmosphere of tolerance, courtesy, and consideration, are all the more ready to extend the same point of view to their dealings with the firm's patrons. It is an open secret, that so marked is the quality of service at Selfridge's, that other storekeepers who have watched it at work are struck by the value of results secured; and there is more than one attempt being made in the

business world to-day to model a staff on the same ideals which are actuating the management of this house in dealing with their large staff of workers.

H. GORDON SELFRIDGE.
Founder of Selfridge's, Ltd.

SUBSTITUTION.—By this word is meant much which is significant to the advertiser of the proprietary article, whether it be a medicine, food, or a preparation for household use. The great advertiser has his difficulties, although to the outsider his affairs may appear plain sailing, and substitution is possibly one of the worst difficulties with which he has to contend. A man may devise an excellent article for public sale, he may pack it in acceptable form and spend many years and much money in advertising it. As a result of his business policy he may practically stamp the value of his article on the public mind so that they realise that a certain line of goods of particular merit is made up in a particular form and is sold always at a fixed price.

In the earlier days of such a speciality the manufacturer's difficulties are numerous, but they are largely personal. His success is a question of ways and means. It is only when he has succeeded in stamping the merits of this speciality on the public that his difficulties begin to grow. When there is a universal demand for his article, substitution rears its head and adds complications to a proposition which was apparently plain sailing. Substitution is, roughly speaking, an effort on the part of smaller traders to sell goods which are colourable imitations of the great and advertised successes. Directly a proprietary article is advertised into popularity, dozens of traders spring up who wish to share in its prosperity by offering something which they say is almost as good, or as they often put it, "practically the same thing." They imitate the goods themselves and they frequently pack them so that they look exactly like the thing they imitate. A man going into a chemist dealing in proprietary articles, asks for a certain thing, and he is offered something which the chemist says is virtually the same preparation, got up in the same form and charged at a cheaper rate.

Nearly all proprietary articles suffer from this form of competition, and it is to the manufacturer a particularly grievous form of trade. It is so difficult to convince the people that the article which has made its mark and has an original claim on the approval of the public is quite different from a minor imitation. The evil of substitution has frequently called forth protests on behalf of the manufacturers of proprietary articles, but protest does not stem the tide of substituting goods of a similar character to the ones advertised. The great advertiser creates the demand for a certain line of goods and he seems powerless to stop smaller traders coming in and reaping the benefit. Remedies for substitution are few and by no means effective. It has been found possible in the past to secure the co-operation of the newspaper in educating the public to demand the article advertised, but this form of education has its weakness because it does not touch the trader who deliberately wishes to stand between the public and the particular article involved. To prevent the evil is difficult, because a certain number of people will always be influenced by the salesman at the counter, rather than the advertising effect which produces sales for the proprietary article The strongest preventive means are to register a trade-

mark; to patent, where permissible, the preparation; to register the label; and to adopt a trade-name and to fight with determination every colourable imitation which is placed upon the market in opposition to the proprietary speciality. This sounds excellent advice in principle, but in actual practice it is difficult, and one may say that the more popular a proprietary article is, the more liable it is to inroads on its popularity by the unwarranted substitution of the different trading agencies employed in its distribution. While substitution, or passing off, can be restrained at law, even though there is no patent, or registered trade-mark, or label name, the big advertiser has to cope with so many attacks from individual traders bent on substitution, that it is almost impossible for him to meet the evil satisfactorily by legal steps.

Practically the only effective method of fighting the substitution evil has been to attract the attention of the public to the difficulty by means of the newspaper campaign. It may not occur to the general reader of advertisements that announcements which devote half their space to emphasising the name, very often spelling it or reproducing its commonest design from the package, and asking the reader to be sure he sees that name on the preparation, are there with a definite purpose. At first sight accentuation of the name would seem to the student of publicity to be waste of space, but it will usually indicate the firm which is having great trouble through substitution in the shops. It is necessary to go over this elementary point of the title of the goods and make it as clear as possible, so that the public may be induced to set some store by the name when they go into the shop. The only effective method of stemming the tide of substitution is to emphasise the point in the advertising in such a way that the public will not be satisfied with one of the "just as good" articles which are offered in place of the one for which they ask.

This method of combating substitution is a very expensive one, as it places on the shoulders of the manufacturer not only the necessity of advertising the quality of his goods, but also of educating the public to ask for the speciality by name and to take care in establishing its identity. It might seem obvious that a remedy which has a long reputation for merit would not easily be undersold by colourable imitation, but the curious factor in the situation is that the public are not particularly observant when they see the goods handed across the counter, nor do they listen carefully to the studied phrases in which the substitution transaction is effected. Again, to combat the reasonable suggestion that "something is just as good and answers the same purpose" is more than a great proportion of buyers will attempt. By acquiescing in the suggestion they meet the substitution trader half-way. Again, the difficulty is further accentuated by the fact that a speciality sold on the substitution plan usually aims at imitating a well-known competitor, and everything about the preparation goes as near to indicating that it is the same as the original it imitates. Unless the package is closely inspected, the difference cannot be detected. Substitution parcels are made up with care to suggest a title similar to the speciality imitated; the wrappers in which the package is made up are printed as nearly as possible like the original; and the aim is to give in every detail a strong suggestion that it is the speciality substituted. Even when the advertiser

of a well-known article is particular to caution his public, to reproduce his label or package, to emphasise the fact that another article is not the same in quality, he does not convince the whole public. He may do much to weaken the evil of substitution, but in the end, if the substitution is a colourable imitation, he will find a considerable leakage.

Of late years the advertising interest has had more consideration from the newspaper and an attempt has been made by the newspaper to help the advertiser against this substitution evil. Several papers nowadays publish articles on the matter, pointing out the damage the buyer suffers in not getting just what he is buying, and trying to persuade the purchaser to closely examine every proprietary article. Some journals run educational articles of this class almost daily, while others find it necessary to do so weekly; and when such campaigns are necessary, it is obvious that there is some strong influence at work against the proprietary speciality. It is, of course, to the interests of the newspapers, commercially and morally, that they should aid the advertiser in getting the full value of his publicity, and to thwart, if possible, the tendency to sell other things in the place of his speciality in any given district. Attempts have been made by several organisations to reduce the evil of substitution, and it is possible that nowadays the task of the man who wishes to trade along these lines is much more difficult. The action of different newspapers has educated many people to seeing that they get the original article and the original article only, and nothing will content such people but that one speciality. On the other hand there is evidence that substitution still thrives and that proprietary managers more and more find it difficult to prevent the individual shopkeeper cutting into the ground with a speciality of his own.

Great enemies to substitution are strong advertising, emphasising the merits of the goods; and secondly, the package should be so characteristically made up that the substitution can never look genuine against it. As time goes on, the influence of advertisers who wish to prevent substitution, and the newspapers who desire to assist them in this particular task, will finally mean that the public will be better educated on the matter and will more and more insist that they are given that for which they actually visit the shop. In the meantime, the best safeguards are undoubtedly a wider extension of knowledge of the goods and an educative policy which will familiarise the public with a catchy title. A title, both in words and name, which can be protected legally, is, perhaps, the best step in fighting an evil which every great distributor knows.

SUGGESTION IN SELLING.—Successful salesmanship depends upon the personality of the salesman. There are two ways of selling goods: one is the personal way when the customer visits the shop, the other is the advertising way in which the seller gets his orders through the post. The broad principles for success are the same in both cases. The salesman must have supreme confidence in his goods or he cannot inspire confidence in the buyer. He must get into the mind of the buyer and find out the points which will make him want the goods. The principal consideration with women is usually the price. If the price is attractive and the goods give satisfaction, repeat orders will naturally follow. It is not always wise to make the cost the chief argument. After all, it is the goods which are being

sold and not the price. Point out to the buyer the chief points about the goods which make them worth getting, and show that these qualities make your goods more desirable than other people's. Others may imitate your prices, and your object should be to show that they can never imitate your goods and give such value as you offer.

It is in attention to the sometimes unconsidered details that the good salesman will score off a less skilful one. You want to concentrate the attention of the customer upon the goods you are selling. Do not confuse his mind with a lot of other things as well. Clear the decks and sell one thing at a time. You must "put the pretty lady in the limelight," as it were, by showing your goods to the best advantage. If you are selling personally, show the article on a clear counter. If you are selling by circular or newspaper advertisement, display your design clearly (and make it look attractive), show your price boldly, and set out your selling points clearly, forcibly, and briefly. The first step towards making a sale is creating a favourable impression in the mind of the customer. The salesman's personality must do this in a personal sale, and the personality of the advertisement (whether it be a newspaper advertisement, or a circular, booklet or catalogue) when the sale is effected at long range. The clever salesman does not so much ask the customer to buy as to make the customer want to buy. Suppose a lady is buying butter at a grocery store on a cold foggy day, and the salesman suggests that cocoa is the best drink for keeping out the cold and preventing chill, he at once creates the impression that cocoa is the ideal drink for the winter. If a man were buying a thick overcoat and the salesman suggested that he would feel chilly in the thickest material if his feet were cold, he could easily create a potential desire to buy thick socks or stouter boots.

The good salesman does not always try to sell goods at once. For instance, a draper who had laid in a stock of furs would not expect to sell them readily on a warm day at a winter price. He would merely wish to let the customer know that when furs were wanted he had a very attractive stock. Again, a stationer who was preparing for the Christmas card trade would not expect to sell the cards before December. He might, however, advantageously, by word of mouth or by circular, say to prospective customers, "When you are thinking of Christmas cards, think of the specially attractive selections we can offer you." A motor-car salesman would not expect to book an order till several weeks after he had secured his inquiry. He would create the desire to purchase by sending his prospective customer booklets, calling upon him, and giving him a trial run. Then at the psychological moment he would attempt to clinch the sale. The good salesman works ahead. Just as the hypnotist may say to his subject, "At six o'clock on the evening of next Thursday do so and so," the salesman will say, "When you feel cold, remember our underwear." Advertising and salesmanship, after all, are suggestion, and the person to whom it is made acts upon it as soon as the suggestion is strongly enough imprinted on his mind. You cannot continue to sell any article unless it is good, and you cannot create sufficient interest in it unless you know all its selling points. State your facts clearly, confidently, and forcibly. Endeavour

to inspire confidence in your goods by inspiring confidence in yourself. When you have studied your goods, study your public. Be tactful when you are making a personal sale, be logical and simple in your statements when you are advertising. Get enthusiastic about your goods and you will inspire enthusiasm. Look well after the present and never forget the future. Be always looking for opportunities and watch your results carefully. You will then teach yourself how to sell your goods better than your competitor.

H. SIMONIS.
Advertising Manager, "Morning Leader."

SURVEYOR: How to become a.—A surveyor in the widest sense of the term is one who is skilled in the art of measuring and delineating the surface of the earth, of managing and developing estates, of determining the value of all descriptions of land and house property, and of measuring and estimating the work involved in any building operation. Few men, however, qualify in all branches of surveying. Some specialise in land agency, which includes a fair knowledge of agriculture, while others specialise in valuation or in quantity surveying. As the work of the quantity surveyor is to most people quite unknown, it may be well to say that it consists in "taking out," that is, measuring and computing from the architect's drawings and specifications, the exact quantities and contents of a building, so that the builder may be able to furnish a definite price for his share of the work.

It is to be regretted that the Preliminary Examination, which all boys must pass to be registered as students of the Surveyors' Institute, is not sufficiently wide to form a good guide as to the course of study which a boy who is aiming at the surveying profession should pursue while at school. Fortunately, the Institute indicates the standard of education which should certainly be the aim of all who hope for a successful career, when they exempt from the Preliminary Examination those who have passed one of the following: (1) The Matriculation Examination of any University in the United Kingdom; (2) Oxford or Cambridge Senior Local or Junior Honours; (3) Higher Examination of the Oxford and Cambridge Schools' Examination Board; (4) Central Welsh Board Examination in Honours. Each of these examinations admits of a choice of subjects. It is important that the future surveyor should be strong in Geometrical Drawing and Mathematics, including Mensuration and Trigonometry, and these subjects, therefore, should receive special attention during the school course.

On leaving school, those who intend to learn the business of a surveyor must make up their minds as to the branch of surveying in which they mean to specialise. It is not absolutely necessary to be articled in order to become a surveyor, but it is highly desirable. The choice of the firm in which to seek entrance as an articled pupil will, of course, depend on the branch of the profession in view. The usual age for entering on articles is seventeen or eighteen, and the period of training is usually three years. The premium required varies in amount with the standing of the firm, but a portion of it is often returned as wages. Some men prepare for their future work and for the examinations of the Institute by attendance at one of the agricultural colleges or of such University Colleges as provide special

facilities for the study of agriculture. This course is more expensive than the other, but may offer special advantages to those who intend to practise in the country.

The Surveyors' Institute (Office, 12 Great George Street, Westminster) was instituted in 1868 to secure the advancement and facility of acquisition of that knowledge which constitutes the profession of a surveyor. No one is admitted as a student until he is sixteen years of age at least. There are three examinations held by the Institution: (1) Preliminary, (2) Intermediate, (3) Final. Particulars of these examinations may be obtained by application to the Secretary of the Institute. The second and third examinations are arranged in three divisions, corresponding to the three main branches of the profession—Land Agency, Valuation, Quantity Surveying. The Final Examination deals with advanced stages of the subject set for the Intermediate. At present, a student who had passed the Intermediate Examination, and is in practice as a surveyor, is eligible for election as a professional Associate, with the right by charter of writing P.A.S.I. after his name, but after 1913 he must have passed the Final to be eligible for election. As a consequence of this change, candidates for the Intermediate Examination have been allowed since 1909 to sit at the age of nineteen, and for the Final at the age of twenty-one. No one is admitted to the class of Fellows until he has held for five years a responsible position in the profession. A Fellow has the right by charter to affix F.S.I. to his name.

The prospects of a surveyor belonging to any one of these branches who succeeds in establishing a good connection are enviable indeed, but it may take many years to do it. Many who are the agents of large societies reckon their incomes by thousands. A Quantity Surveyor who can count on the support of a fair number of architects in good practice is in an enviable position. The charges he is entitled to make, usually ranging from 2 per cent. on the value of the work for which quantities are taken out, are highly remunerative. A young man who has just obtained his associateship must not expect to get, as assistant to a surveyor, much more than £100 a year. Eventually much will depend on his own energy and alertness. For those who prefer more certain, if more modest, incomes, there are posts in the Civil Service as Clerks of Works in the Office of Works (£150–£300); as Assistant Surveyors (£200–£450); or Surveyors (£550–£1000).

In the work of surveying, the post of Borough Surveyor is one well worth working for, but it is one that requires special training, and no small amount of knowledge and skill connected with engineering and sanitary inspection. The title of Borough Surveyor is accordingly giving place to that of Municipal Engineer and Surveyor. In all cases, whether in London or elsewhere, his duties include the making, maintaining, lighting and cleansing of roads, the designing and supervision of bridges, electric light stations, baths and washhouses, working-class dwellings, public libraries, hospitals, fire stations, chimney shafts, &c.; and in provincial districts he is responsible for the treatment and disposal of sewage and for the supervision of buildings in accordance with the sanitary and building bye-laws. Accordingly, the youth who has the post of Borough Surveyor in view must be trained to pass examinations in sanitary knowledge and civil engineering.

While at school he should give special attention to Mathematics, Applied Mechanics, and Geometrical Drawing, and before leaving school should pass the London Matriculation or an equivalent examination. On leaving school, the boy should be articled for three years to a corporate member of the Institute of Civil Engineers, as he cannot himself become a member unless he has been articled to a member. The premium will range from £100 to £300 according to the town and engineer. During his articles the boy should take up Building Construction, and pass the various stages of the Board of Education Examination on that subject, including the Honours stage. He should also study Sanitary Engineering, and take as soon as he is twenty-one the examinations for the certificate of Sanitary Inspectors' Examination Board (1 Adelaide Buildings, London Bridge, S.E.), or of the Sanitary Institute (Parkes Museum, Margaret Street, W.). He may never need this qualification, but he should have the knowledge to which it testifies. The next examination to pass is that of the Incorporated Association of Municipal and County Engineers (11 Victoria Street, S.W.), whose certificate is extremely useful in obtaining an appointment as an assistant. At twenty-five should be taken the examination for the associated membership of the Institution of Civil Engineers (Great George Street, S.W.), which is extremely difficult, and covers many subjects outside the scope of municipal engineers and surveyors, but with this qualification his chances of success are greatly enhanced.

The salaries of assistants to Borough Surveyors vary greatly. In Urban District Councils they vary from £80 to £150, in small towns from £100 to £200, in large towns from £200 to £500, in London from £150 to £500. The man that means to get on must make up his mind to work hard for years. He must keep his object steadily before him, and try to make himself indispensable to his chief. The provinces offer the best training-ground, and small towns are best, as the work is not departmentalised as in London and other large towns. The salaries of Borough Surveyors are as follows: In Urban District Councils from £150 to £250, in small towns from £200 to £350, in large towns from £400 to £1500, in London boroughs from £350 to £1000.

SUSPENSE ACCOUNT.—As the name implies, this account is used for the purpose of collecting together in a convenient form items which for various reasons are unable to be allocated to the proper account to which they relate. Some of the circumstances under which a Suspense Account may come into being may be said to be—

1. Errors waiting to be discovered.
2. Cash received, but sender not known.
3. Extraordinary expenditure which it is intended to write off over a period of years.
4. Cash paid under protest, or with a possibility of recovery.
5. Difference in trial balance.
6. Goods supplied subject to future settlement or discussion as to price.
7. Where consignments are charged at selling price, and the profit thereof is held up to await confirmation by means of Accounts Sales.

The term is also used in connection with outstanding liabilities on nominal accounts at the close of a balancing period. For instance, if a trader's rent

is, say, £200 per annum, payable quarterly, it may so happen that, at the date of his balance sheet, a quarter's rent is due but not paid. In this case the amount of the rent would be debited to rent account in the nominal ledger and carried to the credit of a suspense account, and this suspense account would appear on the "liabilities" side of the balance sheet. Similar adjustments would be made in connection with rates, taxes, licences, and items of a periodical character. Conversely, apportionments in the nature of insurance, subscriptions, &c., would be credited to their respective nominal accounts and carried to the debit of a suspense account, which would appear on the "assets" side of the balance sheet. Incidentally, both sets of adjustments may be carried to the one account, and the balance shown on the "liabilities" or the "assets" side of the balance sheet, according to whether the balance of the suspense account be a credit balance or a debit balance.

It should be pointed out that the term "suspense account," since it may cover so many items of a varied character, is necessarily somewhat ambiguous, and its use is therefore to be deprecated. In these days anything that makes for clearness in the nomenclature of accounts is to be commended at all costs, and since the nature of items in a suspense account is always ascertainable, it would be infinitely preferable if they were recorded on the face of the accounts in such a manner as to indicate their precise nature, rather than pass them under a cloak or huddle them together in the sheep-pen of a "suspense" account.

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TABULAR SYSTEM. *See* ACCOUNTING AND ACCOUNTING SYSTEMS.

TECHNICAL MEN: How to Secure them.—While technical schools all over the world are turning out thousands of men annually, it is still true that the business world can use almost twice as many technical graduates as are now being supplied.

The technical man is the autocrat of the business world. His genius is the foundation of the large majority of commercial enterprises, and on his advice almost every business depends for success. The technical man comes closer to the life of every great business than any other class of worker. Technical men are difficult to secure because they know their own value better than any other class of employee, and unless the business will stand frequent changes, the employer must be prepared to pay the full market price, and even by doing this it is difficult to ensure the permanence of men. Competitors will be constantly trying to engage the best ones.

As a general thing newspaper advertisements are not a successful method of reaching the best technical men. The really capable technical man usually has so many offers open to him through his own efforts that he does not read the "situations vacant" column, and these advertisements, as a rule, bring answers from men who are out of work through their own incompetence or unreliability. If willing to pay the right price the trade papers and technical journals offer an excellent means of reaching the most desirable class of men. The scarcity of technical men emphasises that a system in every business for keeping records of available technical men of all kinds is necessary.

Considerable difficulty will be experienced in securing proper draughts-

men, one great trouble being that almost every technical man who is a draughtsman wants to get off the board and keep off. Very often he will accept a lower salary for the sake of getting into some other kind of work. While this is true of technical graduates, it is the height of ambition of mechanics and men who have had no technical training to become draughtsmen. This ambition should be encouraged, for such men often prove competent workmen, and are generally better at draughtsman's work than the technical graduate. The average draughtsman is lacking in familiarity with shop work. He does not know how to make drawings that can be handled most easily in the shop, and often he produces designs which cannot possibly be worked out. A knowledge of shop work being so desirable in draughtsmen, it pays to keep an eye on the men in the shop and encourage those who have the necessary ability and ambition.

Only a trained technical man who can rightly measure experience in others can successfully engage and oversee the work of chemists, technical men, and draughtsmen. Remember always, with technical men it is what a man has done, not how he looks or what he says, that proves his fitness or unfitness for a position. Personality counts for practically nothing, and not infrequently the most capable technical man is one whose personality is almost a disgrace to any high-class establishment.

When engaging a technical man one thing should never be overlooked—his capacity for work. No matter how routine his duties may be, be sure he is a man of ambition who will make himself master of all his work, and by study outside office hours keep pace with the progress of the engineering world. Only a man who does this can hope to achieve success for himself and give the best possible return for the salary paid. Too much preference is frequently given to the all-round technical man who can turn his hand with fair success to several different branches of technical work. In small establishments such men are almost a necessity, but in larger concerns it is better to engage men who have had special training and experience in a single line. When a large staff is arranged so that there is a large number of versatile but mediocre men instead of a few specialists, the chances of success in that particular business are materially reduced. No department of business needs more tact in managing men than the technical department. Technical men are prone to jealousy even though the cause may seem petty to outsiders, and the fact that in many instances any one of several men can step into another's position at an hour's notice, or even less, is apt to make them independent and restless.

In any business which requires technical men it will pay to use every effort to get the best the market offers, and exercise great care in handling them so that they will remain permanently and show the best results of which they are capable. The loyalty and enthusiasm of capable men will increase in proportion to their knowledge of the general aim of the business, its success and its possibilities. The training of any employee, whether it is in the technical or the sales, organising or clerical department of the business, should have for its object the man's interest, his loyalty and his ability to fill not merely his present position but a more responsible one. The task of developing his ability should begin the day he is engaged, and never cease no matter how far he advances; and every man should receive complete and definite instructions, not only concerning his particular duties, but con-

cerning the duties of every man in his own and other departments, so that he may work intelligently and in harmony with the rest of the organisation.

R. A. LEARNED.
Managing Director, Hapgoods, Ltd.

TICKLER SYSTEM. *See* MAIL ORDER BUSINESS.

TIME CHECKING.—Directly an employer has more than twenty hands the problem of keeping check of their time becomes a matter of importance in the economy of his business, and it may be said that the larger the number of employees on his wages list, the greater will be the necessity for having an accurate record showing whether they punctually observe the hours of labour. The smaller employer of labour in the old days was content with a hand-to-mouth check of his employees, as it was not worth the cost of maintaining a department to watch the incoming and outgoing of the hands —or at least he did not think so. The employer of many hands has always realised the importance of enforcing punctuality, and for that purpose has usually maintained a clerk in a lodge leading to his works, trusting to the observation of this official to keep check on his employees' time. Since then experiments have been made with mechanical timekeepers, and there have been many recorders placed on the market. To-day, in most up-to-date works, a mechanical timekeeper has superseded the human timekeeper at the entrance. It not only does its work better and quicker, but is more economical in working and less liable to mistakes. Modern labour conditions make it necessary that an employer should not lose any of the time for which he has bargained with his employees. In the old days, when labour conditions were more elastic, a great element of give and take entered into this agreement, but to-day the employer is less and less a free agent in the management of his affairs, and must protect himself in every legitimate way to secure the utmost advantage which law and a spirit of common fairness will permit.

Any student of business economics will appreciate the fact that if A. is to receive nine shillings per day of nine hours and arrives at the factory, workshop, or office half-an-hour late, if the unpunctuality goes unchecked, that discrepancy has cost the employer sixpence for which he has received no equivalent in service. This may appear a small matter in itself, and would be a small matter if A. was the only employee concerned, but if this experience were duplicated a dozen times a day it would mean twelve shillings a day, and if it happened three times a week in each case the cost to the employer would be thirty-six shillings. A simple calculation will show that such discrepancies between the time bargained for and the actual time worked, if they remain unchecked, result in a heavy loss to the manufacturer or business man employing unpunctual men—heavy enough in a year and increasingly heavy in proportion to the number of staff engaged. It should not be forgotten that where time is lost by workers, it not only involves the loss of wages paid for the time they ought to have worked, but also means that a percentage of the fixed charges on the establishment is wasted. Such costs as rent, insurance, depreciation, and interest are constantly running on, and a portion of them must be charged against all time lost. Also it would be legitimate to charge a part of the cost for superintending the work done, the cost of providing power, a proportion of office and selling expenses, and so on right through the cost of running the whole

business. The loss of an hour means the loss of the value of that hour's work and a proportion of establishment charges which might reasonably amount to as much as the value of the labour itself.

The best and most efficacious way of checking time to-day is the installation of a time-recorder in each department or workshop, which mechanically records the employees' time at the moment they arrive in the department where their work is to be performed. The old method of checking time on the entrance to the works must always result in a loss of minutes per each employee. They sign on or pass in their checks some distance from their actual employment, and the time taken in getting from the entrance to the particular department where they are employed is a distinct loss on the part of the employer. The establishment of a time-recording machine at the entrance to each department obviates such loss, besides setting a higher standard of accuracy for the time-checking methods employed throughout the works. This recorder is equally useful in checking the time of piece-work within the department itself, and by its accurate working does away with the employment of several members whose duty it is to take the time of employees on various tasks throughout the departments.

The standard type of time-recorder to-day is a simple mechanism with a dial which contains a certain set of numbers. There is a point which is pressed into the hole opposite each number, and when this is done a bell rings which indicates that the employee using the machine has registered the minute of the day and the hour on the record inside the machine. The whole mechanism synchronises with the timekeeper, which is in the machine itself, and registers the actual time of entering or leaving work even to fractions of minutes. Registration is done very quickly; indeed it is said that on one of such machines two thousand men can register in less than four minutes. No system of signing on, of passing in checks, can work with more celerity; in fact the amount of time necessary for the old method is considerably more. Not only does the time-recorder register each man's arrival or departure, just as the employer wills it, but the machine itself provides a complete record in numerical order of the various entries and exits during the day. The record made by each man in coming in or going out is printed inside on a sheet which is only accessible to the employer. When the bookkeeper who wishes to work on the pay-roll is ready to go into the question of time, he has simply to turn up this list and extract the various records, guided by their numerical indication. Slips can be taken from the machine each day, and are ready for the clerk who makes up the pay-roll when it leaves the register, while filed into a cover it forms a complete Time and Wages Book. No clerk is required to supervise the work of the machine, the only labour involved being the setting of the machine ready for each week's record.

Another interesting feature of such a machine is the automatic changing two-colour ribbon, which differentiates between regular hours and records of overtime or shortage of time. For instance, an employee's time may appear throughout the week in a green ink on the register, and a glance will show that the worker has made full time, without any further necessity of reading the individual registration. Similarly the employer may pick out by the change of colour men who arrive late each day or who leave early. It is not only a great saving of clerical labour in the office to note

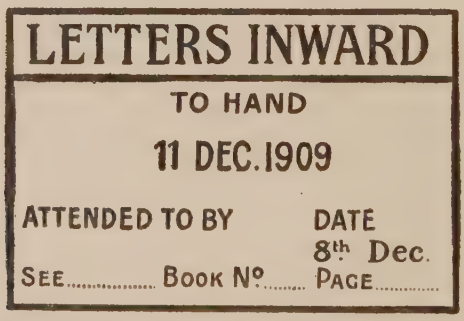
these facts, but to have them put forward day by day in such a convenient form is a great help and economy to administration. The best types of these machines require no attention daily, but run automatically for a whole week. All the employer has to do is to change the time-sheet each week, adjust the clock, and wind it and alter the mechanism to start the following week.

TIME-SAVING IN OFFICE DETAIL.—In the daily routine of a business office the incoming and outgoing mails have considerable place: a condition which is becoming more pronounced as time goes on.

The old-fashioned methods of dealing with these mails are no longer good enough for the up-to-date business man who has respect for the economy of time and labour. Every year the number of letters received and the number of letters dispatched shows tendency to increase: hence the selection of appliances which have been invented to take care of a business man's letters with swiftness and accuracy.

The incoming mail is in many business houses a large one. It is important that the letters should be opened and carried to their different departments as early as possible. The opening of letters is ordinarily a tedious operation, each envelope having to be slit open in turn. Nowadays there are machines which accomplish the purpose in a tenth of the time. One of the most effective and ingenious of these is a small instrument wherein is placed a batch of letters received. By a turn of a crank a band with a roughened surface is run against the lower edge of each envelope. The rough surface abrades the paper with just sufficient force to remove the edge without injuring the contents of the envelope. When the envelopes are removed from the hopper of the machine each is opened and ready for the withdrawal of its contents.

The mailing clerk or the office boy will then stamp or pencil on each letter the date of its receipt. Many concerns use a stamp somewhat as follows:—



The letters are then taken to the different departments where they will receive attention, and, when dealt with, are placed on file.

So much for the incoming mail, which calls for few remarks. The outgoing mail is another matter, for in this case the staff of a concern is called upon to look after the writing, addressing, sealing, stamping, and dispatching of a more or less numerous quantity of letters. These letters must be copied, envelopes must be addressed for their enclosure, and in many instances the work has to be done against time. Circumstances frequently hold up out-

going letters, awaiting the managers' and principals' signatures, till the mailing staff, unless it is working on the most up-to-date lines, is compelled to lose the post with a number or to pay a late fee surcharge: in either case an undesirable proceeding apart from other considerations.

Let us follow the progress of the outgoing letter. In the first place it is dictated to a shorthand writer, who transcribes it on her machine. If a vertical filing system is adopted, the stenographer may take a carbon copy of the letter, the copy being intended for the file (of this system we shall have something to say later), or she may write the letter with a typewriter ribbon from which a press copy can be obtained. When she has finished her letter the typist will probably type out the envelope, most business concerns preferring the typewritten envelope for legibility and business-like appearance.

This completes the stenographer's work. The letters are taken to the principal for signature, and the mailing clerk is afterwards called upon to copy and fold the letters and to seal and stamp their accompanying envelopes.

The copying process is the longest operation. It used to be done, and in fact is still done to a large extent, by means of a screw press and a press copying book. The office boy damps the pages, removes the superfluous moisture, and places the letters to be copied against the tissue sheets. The book is then put in the press, and the pressure resulting takes off a copy of each letter. A limited number of letters only can be copied at one time, so that the process is not conducive to rapidity. When the copying has been accomplished, the letters must be folded and inserted in the envelopes, the envelopes sealed, and the stamps affixed thereon. All is now ready for the post. The programme described is enacted daily in every business office, and frequently much depends upon the manner in which the details are taken care of. Many firms are still handling their mail in the old way, and are losing time and money thereby.

Take, as an instance, the process of copying letters. Some firms use the vertical filing system, or a variation of it, the fundamental principle of which is that a carbon copy of each outgoing letter is taken by the typist at the same time as when the original is written, the copy being filed with the correspondence relative to the affairs of this particular client or customer. The system has much to recommend it. The disadvantages appear to be twofold. In the first place it is not always certain that corrections made in the original letter will likewise be made in the carbon copy; secondly, the production of a carbon copy of a letter in a court of justice as proof of claim may not be accepted as legal evidence.

Machines have been invented which combine the virtues of the old-fashioned screw press with the rapidity of operation essential in these days. These devices differ in detail but achieve their results in much the same way. The letters are fed through endless rolls of prepared paper, and as fast as the crank is turned the copies are made. A knife automatically perforates the tissue sheets, which are afterwards bound on a loose leaf file or filed with correspondence, as the user desires. These rapid copying machines have undoubtedly done much to lessen the burden of correspondence, and in consequence are being widely adopted.

The task of envelope addressing is one which ordinarily cuts into a good deal of time in cases where much of this is done. The typist has, until recently, found it necessary to insert each envelope separately in the cylinder

of the typewriter, fix it in position, type out the name and address, and then remove it. A device has lately been invented which lessens this labour considerably, the contrivance taking the form of an endless band attached to the ordinary typewriter. Envelopes for addressing are placed in a hopper behind the apparatus and are picked up in turn by small flap pockets, carried to the writing point and released automatically as the addressing is completed. The typist by means of this device is able to address a number of envelopes consecutively, and is spared the trouble of fixing and removing the single envelopes. The envelope-addressing attachment can be fixed on or removed from the typewriter quickly, thus leaving the machine free for ordinary work.

The folding of letters and advertising material has always been a heavy task for the mailing staff dealing with a large correspondence. One of the latest machines for facilitating folding stands about 18 inches high, and weighs complete, with all parts and motor, about 90 lbs. It can be driven from any electric light fitting, and uses about the same amount of power as a 16 candle-power light. This machine automatically feeds, folds, counts, and stacks from 6000 to 9000 sheets per hour. It takes paper of all kinds and thicknesses, and of sizes ranging from 5 by 5 inches to 12 by 12 inches, and it gives as many as twenty-seven different characters of folds. This number covers almost every conceivable commercial fold in use, including bookbinders' tips, the square or baronial fold, and folded forms for the "Window" or "Outlook" envelope. All these folds are done on one machine, the machine being fitted with three interchangeable attachments which can be placed or displaced without the aid of tools.

In a similar way the tiresome and unpleasant process of envelope sealing can be accomplished by hand-operated automatic machines, according to the size of the mail ordinarily dealt with. An ingenious (and cheap) hand-operated device, for example, moistens the envelope flap and presses it down in one motion. This apparatus carries the water supply in a rubber fountain in the handle, where a slight pressure of the thumb brings down just enough water to properly moisten the pad. Over the felt pad, and attached to the handle, is a metal projection that presses the envelope flap down after it has been moistened.

A splendid time-saver in the dispatch of the mail is the "Window" or "Outlook" envelope. This envelope is made with a small section of the front piece cut out and a transparency substituted therefor, the transparency being of course fixed to the envelope and an integral part of it. The peculiar advantage of this envelope is that it needs no addressing; the name and location of the addressee is typed on the missive enclosed, and the same is then folded so that the name and address can be easily read through the window section. Another advantage possessed by this envelope is that it is of course impossible for communications to be misdirected.

The "Window" envelope is not ordinarily used for correspondence, but is particularly adapted for the dispatch of invoices, statements, and advertising matter. The envelopes cost a little more than the ordinary variety, but this is more than compensated by the economy in time and service.

In America the task of stamp affixing is often borne by automatic machines containing stamps in rolls which are fed, moistened, and affixed automatically. In Great Britain these machines are not used at present largely by reason of the action of the Post Office authorities. The American Post Office autho-

rities have already commenced manufacturing stamps in strips for use with these devices, but the British Post Office authorities, according to the latest advices, have not yet decided whether they will do this or not.

TRADE INFORMATION (Confidential). *See* CONSULAR REPORTS.

TRAVELLING SCHOLARSHIPS.—Travelling Scholarships in the British Islands are mostly "close" scholarships confined to the students of particular Universities or of other institutions.

Some of the County Councils offer Travelling Scholarships, but no general list is published, and each Council acts independently of the others. Information as to these can generally be obtained from the Secretary to the Education Committee of the County or County Borough in which the student resides.

Science Research Scholarships of the value of £150 a year, and ordinarily tenable for two years, are granted out of the funds held by the Royal Commissioners for the Exhibition of 1851, to enable students who have passed through a College curriculum and have given distinct evidence of capacity for original research, to continue their scientific studies at any University in England or abroad, or other Institution to be approved by the Commissioners. For full details apply to the authorities at the College where the course of studies has been pursued.

The funds of the Gilchrist Educational Trust are partly devoted to the maintenance of Modern Language Studentships, the purpose of which is to enable the holders to pursue a special course of study abroad with a view to qualifying themselves for teaching modern languages in Secondary Schools. The Studentships are, for the present, offered to graduates of either sex who have taken Honours in Modern Languages at either of the Universities of London, Manchester, Liverpool, or Leeds, or a student nominated annually by the University of Wales. The value, in each case, is £80, and the Studentship is tenable for one year only.

The Royal College of Art, London, grants a Travelling Scholarship of £50 to the best student who has been at least four terms in the College, has spent one term in the School of Architecture (unless previously qualified in that subject), and has been at least three terms in the Upper Division of one or more schools. A student can hold such a Scholarship only once.

A movement has been set on foot for the international exchange of students, but the details are not yet complete (1909). Information is obtainable from the Hon. Secretary, the International Interchange of Students, Caxton House, Westminster. These Scholarships will only be open to graduates of English-speaking Universities, and will also only be tenable at English-speaking Universities.

Most British Universities and some of the more important Technical Institutes have Travelling Scholarships and Exhibitions, but there are also age limits to graduates of the several institutions, and the conditions of award are changed from time to time. Full particulars can be obtained from the Secretary of the University or other Institution.

Some of the chief Travelling Scholarships awarded by the Universities, &c., are given below. The conditions of award change from time to time, and full details can always be obtained on application to the Secretary of the University or other Institution.

Liverpool.—Gilchrist Modern Language Scholarship (see above). Holt Travelling Scholarship in Architecture, value £50, tenable for one year.

Glasgow and West of Scotland Technical College.—Stenhouse Scholarship in Chemistry, Technical Chemistry, or Metallurgy, value £35 per annum, tenable for five years, of which the latter two may be spent abroad. James Young Exhibition, of annual value of £100, usually tenable for one year, and available for research abroad in Chemistry.

Aberdeen University.—Wilson Travelling Fellowship, value £200 per annum, and tenable for a period of two years.

Edinburgh University.—William Dickson Travelling Fund, value about £90 per annum, for purposes of study and research in any faculty abroad. Drummond Mathematical Scholarship, of annual value £101, tenable for three years, for the extension of a knowledge of the practical application of mathematical principles, suitable for engineering students. George Scott Travelling Scholarships, of value £38, tenable for one year, open to graduates in Arts.

Oxford University.—Craven Fellowship, value £200 per annum, and tenable for two years. Radcliffe Travelling Fellowship, value £200 per annum, and tenable for three years. (Apply to the Radcliffe Library, University Museum.)

Institution of Mining and Metallurgy, London.—Value £50 per annum. Object, to enable graduates in Mining or Metallurgy to take a practical course in Mines or Works, at home or abroad. Three Scholarships are given to graduates of the Royal School of Mines and other recognised British Mining Schools and Colleges. Candidates must be under twenty-five, and have completed the course for the Diploma in Mining or Metallurgy within one academical year of his nomination for a Scholarship.

Armstrong College, Newcastle.—Daglish Travelling Fellowship, value £120 per annum, tenable for one year, to enable the holder to spend a period of twelve months in travelling chiefly in foreign mining districts, so as to enable him to enlarge his technical experience. The Fellowship is awarded to a Mining Student of not less than twenty years of age, *who need not necessarily be a student of Armstrong College.*

TRIAL BALANCES. *See* MONTHLY STATEMENT.

TURNOVER: How to Retain and Increase it.—Most traders are aware that it is not always an easy matter to retain a customer even after he has once been secured. Through no apparent fault or neglect on your part his trade with you may begin to dwindle, and eventually become practically nil. Nor, in the absence of a proper system of detection, are these dwindlings easily observed at the right time, *i.e.* when they first begin to occur. But of course such leakages should be detected at the moment they happen and dealt with there and then, else maybe a competitor will get himself firmly established in the good opinion of the customer, a frequent cause of fewer orders. A competitor has managed by persistent effort to get into the trader's favours, and unless immediate steps are taken it may be very difficult, if not impossible, to dislodge the other man and win back the client. Here, then, is a scheme which will enable you to deal effectively with the situation.

A Monthly Examination.—Regularly each month, directly the Statements have been dispatched, all the ledgers in the Credit Department should be gone through very carefully and every decrease noted; then a

special business-bringer—a letter containing the very best offer at rock-bottom prices—should be sent off post-haste to each of those customers in whose account a drop of considerable note has occurred, to be followed with a "trailer"—a second letter, that is, supplementing the first—within three days if no reply is received. Suppose, for example, that you are a provision merchant, and that you have one or two special lines which you know you can offer with advantage. You instruct the clerk at the head of the Credit Department to provide you with a list of those customers who need looking up, and the particular class of goods which they buy. Here is a form, named the "Monthly Whipping Sheet"—so-called because it is intended to whip up those who are behind—which will be found very useful for the purpose:—

MONTHLY WHIPPING SHEET.

DATE, *March 2nd.*

Name.	Address.	Decrease. On Last Month's Account.	Decrease. On Corresponding Month Last Year.	Buyer of	Special Offer Sent.	Result.
		£ s. d.	£ s. d.			
E. R. Frost	Rugby	12 17 6	5 1 3	Confectionery, Butter, and Eggs	March 2	
H. Bax	Coventry	8 6 5	2 1 7	Best Irish and French Eggs	...	
R. King	Hastings	3 1 10	New a/c	Pail and Box Lard	...	
J. Carter	Brighton	10 3 0	16 2 3	Edam and Gouda Cheese	...	
F. Smee	Hertford	1 1 9	Nil	Pastry Butter	...	
S. Begnell	Gloucester	7 19 0	2 1 6	Long-cut and Short-cut Hams	...	

With this statement before you, you proceed to make your special offers in terms somewhat as follows:—

MR. E. R. FROST,
CONFECTIONER,
56 HIGH STREET, RUGBY.

DEAR SIR,—You will, we are sure, be interested in the following:—

Choice Siberian Butter, 106/- per cwt. Carriage paid.
Normandy Butter, 104/- „ „

This is real good stuff, and some which we can thoroughly recommend as being of exceptional value, and in every way suitable to your trade. May we send you a sample parcel? We know you would heartily appreciate the result.

Yours faithfully, A. & W. GIBBS.

It is not proposed in this article to give a lesson in the art of successful letter-writing, but it may be observed in passing that there is no necessity to say any more (nor any less) than the foregoing in a letter of this description. The object of the writer should be to arrest the reader's attention in the very first sentence, and hold it until he has created the desire to buy.

Should the foregoing be unsuccessful—of course one cannot expect to score every time—it may be followed up with another of this description :—

Dear Sir,—Perhaps you were not requiring another stock of butter when we wrote you a few days ago, and that is why we have not received an order from you. Very well. Here is a line which we know will appeal to you, as you are always requiring good reliable eggs for your confectionery trade :—

Best French Eggs (selected), 10/- per 120. Long case. Carriage paid.
Irish Extras, 9/- „ „ „

This is a special offer at a very close price, and we make it with the assurance of securing an order from you per return.

We may add that our butter quotation holds good for another three days, but we cannot guarantee to execute any order after to-morrow, as the consignment is being rapidly bought up. If you wish us to reserve a parcel for you—as we should be pleased to do—kindly let us know at once. Yours faithfully,

A. & W. Gibbs.

And so on, according to the particular circumstances of each case.

Report to Traveller.—Following upon this a report, designed somewhat after this style, should be sent to the traveller stationed in that particular district :—

MONTHLY REPORT TO TRAVELLER

Date, *March 2nd.*

Mr. ALBERT RICHARDSON,
2 Beam Street, Birmingham.

Dear Sir,—In going through your accounts for last month, we noticed the undermentioned customers' trade has declined to the extent shown. We are sending each of these a special offer to-day, and shall be glad if you will please use your best endeavours to secure a large order when you next call on them. Yours faithfully,

A. & W. Gibbs, *per* W. W.

Name.	Address.	Decrease.	Offered.	At
		£ s. d.		
E. R. Frost	Rugby	12 17 6	Choice Siberian Normandy	106/- C.P. 104/- C.P.
H. Bax	Coventry	8 6 5	Best French Eggs	10/- per hhd., Long case, C.P.

It will be found an advantage, too, to type the quotations in duplicate and attach a copy of each to this "Traveller's Report," so that he may see just what has been said and done in each case.

The Result.—A traveller is frequently able, by means of these special offers, to clinch a deal and secure a substantial order when ordinary methods and prices are of no avail. And this much is certain, if a representative knows that every decline is immediately detected at headquarters, he will not lose energy, for fear of the consequences. Nor is a trader slow to notice these little attentions and personal appeals. The foregoing machinery is designed not only to pick out decreases, but what is much more important,

to enable the merchant to give a periodical fillip to his trade, and double his turnover. That is the result aimed at and invariably attained.

GEO. B. LISSENDEN.

Author of "Railway Matters and How to Deal with Them," "The Railway Passenger's Handbook," &c.

TYPEWRITING MACHINES: How to Select them.—To the average business man one typewriting machine is very much like to, if not entirely identical with, another, and such a man usually leaves the selection of the particular make to the operator, or buys from the salesman with the most plausible arguments at his command. The writing machine is, however, such an important factor in the work of the modern office that its selection deserves a little more sensible consideration and a wider knowledge of the facts.

To begin with, all typewriting machines are not alike. It is quite possible for Jones to buy a machine which is excellent in every respect for Brown's business, whereas Brown's instrument (bought at the same figure) is the ideal machine for Jones. The writer has encountered hundreds of such instances in his experience. There are three points which every good machine should possess, namely, durability, convenience of operation, and freedom from breakdowns. The greater number of first-class machines on the market to-day have these qualities in a more or less marked degree; for without them no typewriter can hope to build a reputation. These qualities, excellent and absolutely necessary as they are, do not, however, form the entire make up of a writing machine. In the strenuous age in which we live, the typewriting machine, to fulfil its highest functions, must march with the times as regards labour and time-saving improvements.

Take the point of visible writing. A few years ago many of the best class standard machines did not write in full view of the operator, and the advocates of these machines put up many more or less convincing arguments to prove that there was no real demand for, or need of, visible writing. Since then all the standard machines have produced visible writing models; the business man, therefore, does not need further reason for insisting that visible writing shall form one of the features of any typewriter he purchases. In a few years' time the blind writing machine will probably be conspicuous by its absence from the stage of business affairs.

The business man must remember that a typewriting machine can be employed to much advantage, apart from the transcription of correspondence. A great number of users find it advisable to typewrite their invoices; a large number use the typewriter in connection with the up-to-date billing system, as well as for the typing of tabular and columnar work generally. No typewriting machine will cope readily and expeditiously with figure work unless it is equipped with a reliable tabulator, the purpose of which is to bring the typewriter carriage to the exact writing point by the simple pressure of a key instead of the old method of shifting the carriage by hand, or laboriously tapping out the spaces on the space-bar. The tabulator is one of the most useful modern day inventions applied to the writing machine, and the purchaser must determine for himself whether the work of his office renders the inclusion of this feature necessary.

Tabulators themselves differ in principle. Some are apt to be complicated, requiring from the operator a measure of intelligence and practice which is not always supplied; others are the essence of simplicity, but with a limited

scope of usefulness. The purchaser's test is a simple one. He should require the tabulator to do efficiently and quickly the everyday figure work of his office, and he should make a point of seeing for himself that he, or his operator, is able to do the work without a tremendous amount of tuition or painfully acquired manual practice. Where the tabular work is complicated and difficult (a comparatively rare occurrence), it must be admitted that the operator will be obliged to spend more time, and to take more trouble in acquiring dexterity in the manipulation of a more intricate piece of mechanism, but this should be quite within the abilities of every typist worth her salt.

In many business houses the typewriter is used in conjunction with the stencil duplicator (*see* DUPLICATING METHODS), and here a warning is necessary. There are excellent typewriters on the market, which are not good machines with which to cut stencils; and if the purchaser intends to make use of his machine for duplicating purposes, he should be careful to select a typewriter with a free, powerful, type-bar action; one, in fact, which impresses its type cleanly on the wax sheet from which the duplicate copies are subsequently taken. Here again the obvious test is for the operator to make a trial himself of the capabilities of the machine in this direction before purchase.

The application to the typewriter of the two-colour ribbon has proved a great convenience to many users. A two-colour ribbon indicates a single ribbon by means of which it is possible to write in either one or two colours; the change from one colour to another being made by the movement of a lever, the turning of a knob, the pressure of a key, or by some other simple device. Two-colour ribbons are useful for several purposes. In such a combination as purple and red, for instance, the purple can be used for ordinary correspondence, and the red for emphasised passages; or the red may be used for indicating credit items on invoices. Another very useful application of this idea is found in the ribbon furnished with a purple copying and black record section. Solicitors and others find it a decided convenience to be able to use the same ribbon for letters (which are subsequently copied in the letter-book) and for documents of a more permanent character. At the same time there are quite a number of firms who have little use for a two-colour ribbon equipment, and it must be admitted that, generally speaking, the single-colour ribbon wears better, and gives better and more consistent work. The advantages of the two-colour ribbon offset this, but only in cases where such advantages are manifest to the purchaser.

The same quality which makes a typewriting machine useful in duplicating also gives it the power of taking a number of carbon copies of letters and other documents. In billing (*see* article on BILLING MACHINE), to which allusion has been made, it is necessary to take several copies of the original invoice. Obviously a good billing machine must possess strong manifolding qualities; it must have a reliable tabulator and feed-rolls permitting the easy insertion and removal of a number of forms. There are several typewriters which can be used both as correspondence and billing machines, and where invoicing plays a prominent part in the routine of an office, the principal will be well advised in endeavouring to mate the two fields of utility. He will probably find opposition from his staff, but unless the objections are well grounded (and very often they are not) he will find it worth while to have the system installed.

The price of a typewriting machine is naturally a consideration with most purchasers. It may be stated here that, as a general principle, it is wisdom

to pay a fair price for a good machine, more particularly where such machine is called upon to perform a good deal of hard work. The standard machines are listed at much the same figure, and, rumour notwithstanding, they are not likely, for a host of reasons, to become cheaper in the future. A good machine which will turn out nice-looking work for a period of from seven to ten years, with an economical upkeep bill, is not dear at twenty pounds odd. At the same time, the impartial observer must admit that there have been placed on the market within recent years typewriting machines selling at a more moderate figure, and with excellent testimonials for essential qualities. The business man whose work is comparatively light may certainly do well to carefully consider the claims of these lower-priced machines. So far, the majority of business men have pinned their faith to the standard typewriting machine, and there is no reason to quarrel with their decision in the light of existing circumstances.

Most typewriter manufacturers have adopted the custom of sending out machines on examination or trial for a limited period. The principle is in the main a good one, from the purchaser's point of view, although it is obviously impossible from such a trial to discover whether a machine will survive the great test of time and service. In this case the reputation of the company must supply the necessary guarantee. The purchaser who has a number of machines on trial should keep himself as free as possible from the salesman's influence in making his decision. If he can depend on the disinterested advice of his operator, he should take the fullest advantage of it, for, after all, the operator ought to have a voice in the selection of the machine she will be called upon to work. Let each salesman give a complete demonstration of his machine, taking care that the operator fully understands and appreciates the points traversed. When the demonstration has been given the purchaser should be free from his influence, and should review the merits of the competing machines in relation to the work his typewriter will be required to accomplish, and the advice set forth in this article. When the decision has been once made, let it stand. Above all, pay no attention to the salesman who deliberately attempts to belittle a rival machine. Such an attempt is bad salesmanship, and is usually a confession of the weakness of his own cause.

TYPIST. *See* SHORTHAND-TYPIST.

V

VOUCHER SYSTEM.—This is the name given to various methods of dealing with purchase invoices, and payments in connection therewith, in America. The English method may briefly be said to be the pasting of the invoices into a guard book, or the filing of the same alphabetically or numerically, and the transfer of the items from the guard book, or from a numbered reference book corresponding with the files, to the credit of the suppliers' accounts in the bought ledger. Payments are then made through the medium of the cash book. Any analysis which is necessary is either dealt with separately or is recorded in the guard book, or numerical summary, under columns provided for that purpose. In the United States the practice has been adopted of keeping each supplier's invoices quite distinct from the others, and by the use of a card index, affording quick and ready reference, avoiding the necessity for a day-book of any kind. When

accounts are paid, the particular invoices to which they relate are transferred from the unpaid file to the paid file, the balance of invoices under each supplier's account on the former file being, of course, the outstanding liabilities at that date.

The system referred to mainly concerns the recording of the payments. What is called a "controlling" account is kept, and all accounts payable are posted from the voucher record thereto. The *payments* are then allocated to the particular departments, or classifications, subdivisions, or expense headings to which they refer.

Methods of payment differ slightly. In some cases the voucher and the cheque are contained in one document, and the payment of the cheque is dependent entirely upon the signing of the voucher. In other cases the voucher to be signed is accompanied by a cheque, and in some instances the voucher which accompanies the cheque has all the original invoices attached thereto. Full particulars are given on the voucher cheque (both back and front of the form being used) of the date when the goods were supplied, particulars of the goods, and prices and amounts thereof, together with an indication as to how the items are to be distributed, the remainder being taken up by the banking form. These vouchers, or voucher cheques, are then passed through a voucher record book, of which the following form is an illustration :—

AUDITED VOUCHERS. For the month of

FORM A.

Date Entered.	Voucher Number.	Name.	Amounts Payable.	Discount.	Merchandise Purchases.				
					Drugs.	Cigars.	Soda.	Salaries.	Rent.

Columns Continued.

General Expenses.									
Light.	Insurance and Taxes.	Advertising	Store Investment	Car Fare.	Postage.	Window Display.	Freight Express.	Signs.	

The system has not been adopted in this country, doubtless in part through lack of a proper understanding of the method and want of experience in its working. Those best qualified to judge speak of the practice with enthusiasm, and provided that care, which is necessary to all systems of bookkeeping, be shown, it will probably be found to be effective. Unfortunately sometimes for real progress the average Britisher is so tired of the trumpet calls which herald both genuine and adulterated "discoveries" on the part of his transatlantic cousins that he is more than usually cautious before he admits even real labour-saving inventions to the bosom of his business.

Another variation of this labour-saving method is sometimes to be found in this country, and in large establishments has a good deal to recommend it. Allusion is made to the practice of making all payments by cheque, the cheque book being so arranged that when a cheque is made out a duplicate copy is recorded by means of carbon sheets, and remains in the shell of the book, and analytical and posting columns are provided so that the record, after the cheques have been torn out, may be used as a cheque analysis book. This method probably only requires to be widely known to be taken advantage of to a greater extent. *See* ACCOUNTS AND ACCOUNTING SYSTEMS.

W

WAGES.—It would be hard to find a definition of wages which would be satisfactory from *all* points of view, and when the subject is considered the point of view which particularly presents itself at the moment must also be borne in mind. Political economists disagree as to what may be considered wages, and it would be impossible to indicate all the subtle shades of differences which the various opinions exhibit; but, broadly, the outlook adopted is that the labourer without capital, although from a theoretical point of view quite free to act as he pleases, must find some capitalist who will maintain him or furnish the means of maintenance during the time which must necessarily elapse between the labour itself and the sale of the finished article. Professor Hadley says that in the actual usage of ordinary life wages designate the sums paid by property owners or their representatives to the labourers for the work done under the direction of the property owners; and he goes on to distinguish this definition to the effect that if the degree of education required is such that the labourer must be in a large manner self-directing, such payments would be known as salaries where they are in connection with continuous employment, or fees where they relate to irregular or varying employment.

In other words, salaries correspond to time wages and fees to piece wages.

It would be out of place in an article of this kind to discuss the many problems of an economic character which the question of the remuneration of labour, the constituent parts of labour, and the relationship of labour to the State, present. So far as the business man is concerned the subject of wages presents many interesting features which are quite worthy of consideration, apart from the academic importance of the subject.

In connection with accounts, the term "wages" should be used only

when the remuneration of productive workers is intended to be referred to, "salaries" being the proper designation of the amounts paid for services rendered by other employees. It may be said that the foreman, for instance, of a large manufacturing establishment does not actually produce anything, but the remuneration of such a person is almost without exception included under the heading of "wages," because his services are absolutely necessary in the supervision of the producers; so that the general outline which has been indicated above must be slightly enlarged to this extent, and the remuneration of productive workers may be called "direct wages," while the amounts paid for the supervision of such workers may be shown under the heading of "indirect wages." In small businesses, where the proprietor or manager is able to keep all important matters under his own control, the question of wages presents very little difficulty. All the employees will probably be known by a number, and there can be no question of any risk of fraud in that direction; but when the case of large establishments, and particularly large manufacturing firms, comes to be considered the matter is one which requires very careful consideration.

In the large majority of cases it is probable that the wages are based upon time, or at any rate the time served will occupy a prominent place in the basis of calculation. It is important, therefore, at the outset that the recording of time should be performed in a scientific and satisfactory manner. It is not too much to say that the duty of recording the time of each workman is one that requires the greatest care, and, bearing this in mind, it is not surprising to discover that often where many loose ends may be found in the organisation of a manufacturing establishment the time office is usually well organised. The old-fashioned method of recording lies in the direction of the use of metal checks or discs bearing numbers which relate to each workman, and each are dropped into a box or other receptacle as the workmen arrive on the premises, being afterwards sorted out by the time-keeper and recorded in a proper register. This method, while having the advantage of being inexpensive, is by no means satisfactory in other respects, for the risk of impersonation is by no means small, and the record is thereby to a certain extent unreliable. Under the modern system the use of time-recording clocks has reduced this risk to a very great extent. There are many instruments on the market, and in most cases each workman records the exact time of his arrival and departure by either one mechanical means or another, such as the insertion of a key in a special slot or the pressing of a lever through a pierced number; but in all cases the result is to create a register by self-acting agencies in such a manner as to avoid any possibility of dispute. The record is removed at a fixed time and any late-comers registered on a separate sheet, being subsequently called upon for explanation if necessary. Absentees will be duly noted, and the records of these time machines will be used as a basis for the purpose of writing up either the actual wage sheet, or at any rate the time sheet. The time of the various foremen, other officials, and the clerical staff is usually separately recorded, and except where the staff is very large an ordinary signature book will be all that is required. The actual wages sheet should be written up in a department specially devoted to the preparation and payment of wages, extensions being made by a person other than the clerk who actually writes

up the details, the extensions being checked by a third party; and, in order to avoid any risk of fraud, the actual payment should again be made by an independent person. The methods of payment vary in almost every case, and it would be impossible to describe them in detail in these pages, for usually such a system is adopted in each instance as is best calculated to meet particular needs. The main object to be borne in mind in connection with the subject of wages is that by the passing of the record through as many hands as possible any collusion on the part of employees is made much more difficult than if the whole of the matter were under the control of one person. The preparation and payment of wages lends itself so much to the risk of fraud, that the utmost precaution cannot be considered excessive. It is quite a common practice for some responsible official to pay surprise visits to the wages office and make the actual payment himself, or an absolutely independent person, such as the firm's accountant, is instructed to perform this duty at intervals and without warning to the wages clerks. Even where the exigencies of the business will not permit a special staff to be detailed to deal with the question of wages, the precautions which have been indicated should nevertheless be adopted, for if there is any looseness in the system at all it may be taken for granted that, sooner or later, fraud or misappropriation will follow.

With regard to the payment of absentees particular care should be taken that the person who draws the wages for or on behalf of the absentee should be duly authorised in writing to receive the same. Unpaid wages should be returned to the cashier and held by him pending subsequent application. After a reasonable lapse of time, if no application is made, the items should be paid into the bank through the receipt side of the cash-book, and credited to "wages" account in the nominal ledger. It is desirable that a record of the staff should be kept, and although no particular form of register is required the particulars given should, as a minimum, include date engaged, name of last employer, rate of present wages, date of leaving, and cause of leaving.

Remuneration of Out-workers.—There are many systems in vogue for the recording of out-door time, and it is almost impossible to suggest a form which shall be applicable to every business. In some cases the out-workers' time is recorded in simple column form certified by the foreman, and the details included in the weekly wage sheet. This form usually starts on Thursday evening and closes on the following Thursday at noon, the wages being made up on Friday and paid on Saturday. In other instances the out-workers' time is dealt with by means of a triplicate book, the top copy showing the order number or job number, with full particulars as to the name of the worker, the particular department to which he is attached, and general instructions as to the nature of the work to be performed. This copy is given with the job. The second copy contains a record of the job with the instructions, and is also given to the out-worker, being returned with the job when it is completed. After being passed by the foreman or the person deputed to pass out-work, it may be used as a cash docket or retained as a means of writing up the out-workers' time. The third copy remains in the shell of the book, and is marked off when the job is returned.

Piece-Work.—The advantage of piece wages over time wages lies in the

fact that the former method tends directly and indirectly to encourage output, and to raise the efficiency of the individual so that the ratio of establishment charges in the way of expenses of management and supervision is considerably reduced. There is usually less waste of material, and the workers recognise that their wages depend upon their own exertions, so that they do not descend to the level of passengers. It will be generally observed that time wages usually prevail in agriculture, in mercantile businesses, and in personal services; while piece wages are generally confined to the lower grades of mechanical labour. Under the system of time wages there is no incentive on the workman to increase his output; but under the piece-work system the labour is paid, not by the hour, or by the day, or any other basis of time, but by some unit of measure which relates to the work done. The problem of supervision is rendered easier, because as a rule under the piece-work system the quantity will look after itself and attention can be confined to the question of quality. Where time wages prevail both these points have to be borne in mind. There are several systems of piece-work wages in vogue, some of the most important being—

(1) A contract is made with each workman or body of workmen in estimating the cost of labour in connection with the job, and adding a minimum profit for the worker.

(2) A contract is made with the foreman, representing a body of workmen, on similar lines.

(3) The rate of piece-work is fixed, and is not the subject of contract for each job.

(4) Piece-work rates are analysed, and a separate rate fixed for each subdivision.

(5) Piece-work rates are on a differential basis, and a higher price per unit of work is paid if the work is completed in the shortest possible time and without imperfections. The rate necessarily varies with the time occupied, increased wages being set off against extra output and the saving of time.

Where the piece-work wages are the subject of contract with the foreman, hours charged on the time card should be recorded against the number of each job, and if drawings on account of the piece-work are to be paid to the men, it is desirable that a separate account of piece-work time and wages should be kept. No particular form is needed so long as the desired particulars are available.

It is also desirable that a record should be kept of the rates arranged in the case of each contract, so that a basis may be formed for subsequent agreements, and that workers should be made to understand that increased energy on their part does not mean lower prices being offered to them on the next job.

The system of fixed piece-work rates has been the subject of some little controversy, but it appears to work very well in certain cases where it is skilfully supervised. In some instances it is said that rates have remained unchanged for the past twenty years.

The analytical piece-work system is carried out to a greater extent of perfection in America than in this country, and the scientific method in which the calculations are made commands the greatest attention and respect.

Mr. Francis G. Burton, in "The Commercial Management of Engineering Works," says that in one instance an investigation of the piece-work rate fixing department "revealed the fact that none of the lathes, planers, boring machines, &c., which were of standard patterns and supplied by the best makers, were designed and speeded so as to cut steel to the best advantage. The company therefore demanded variations from standard designs in almost every machine they subsequently purchased, and in many cases specially designed the machines they required for their own purposes. Thus an investigation originally intended to arrive at a scientific basis for payment of workmen, eventually resulted in the improvement in machines or in methods of using them."

The system of differential piece-work rates is more scientific still, and is credited as being one of the last words on this subject. The system has been indicated above (5), and it is only necessary to add here that it has been considered more efficient in reducing the percentage of cost so as to increase the ratio of output to the labour employed.

Although the method adopted is on quite a different basis from the ordinary methods of payment for piece-work, the incentive to energy on the part of the workmen is much greater, and there can be no doubt that the best results are obtainable under this system. It will be readily understood that where some method of classifying men according to their ability is adopted it generally results in extreme dissatisfaction; but the differential piece-work rate effects this classification automatically, and from the description which has been given it will be observed that if the workmen are slack and dilatory their action affects their own pockets and not those of their employers.

Bonus System.—This method is somewhat on a par with differential piece-work rates, for the main idea is that when the job is given out a certain time is allocated to its completion. If the work has been performed in a less time than has been allowed a bonus is granted, varying in amount with the time saved. If, however, the job takes longer than was anticipated, the worker will be paid his regular hourly rate of wages, so that from the workman's point of view, while he may by extra exertion increase his rate of pay, the system does not involve the loss of money by his failure to do this. The advantages of the system are directly in line with those of all piece-work systems, as there is an incentive to skill and effort, and increased wages or account thereof. The method of working the system has been excellently described by Mr. Henry Spencer, whose work on "Commercial Organisation of Engineering Factories" has already been quoted in the article "Establishment Charges":—

"(1) The time allowed for any job will be fixed by the management, and will be as near as can be ascertained to the time which would be taken on the job when working under the old system.

"(2) The time allowed will include all the time necessary to procure tools, set up machine, and obtain materials for doing the job.

"(3) A time allowance, after it has been established, will only be changed if the method or means of manufacture are changed.

"(4) For calculating the bonus, the time taken on the job will include all hours between the starting time of the job and the starting time of the next job.

"(5) The hourly rate of wages will in all cases be paid for the hours worked. If a man takes longer to do a job than the time allowed, this will in no way affect the bonus which he may have made or may make on any other job.

"(6) Overtime, night-shift, and other allowances will be paid to the men on the same conditions as already prevail.

"(7) In the case of overtime and night-shift the bonus will be calculated on the actual time worked, without taking the extra time due to overtime, &c., into account.

"(8) If the workmanship when finished does not pass the inspection the workman will receive no bonus for that part unless he can make the work good within the time allowed, in which case he will receive any bonus earned.

"(9) If any part turns out defective while being machined and is condemned, due to a flaw in the material, the workman will receive no bonus on that part (of course, he gets his time wages); but if he has several parts on the one job note and one of them is condemned, due to a flaw in the material, he will get the bonus, if earned, on the remainder.

"(10) In cases of dispute the matter will be referred to the management, whose decision shall be final.

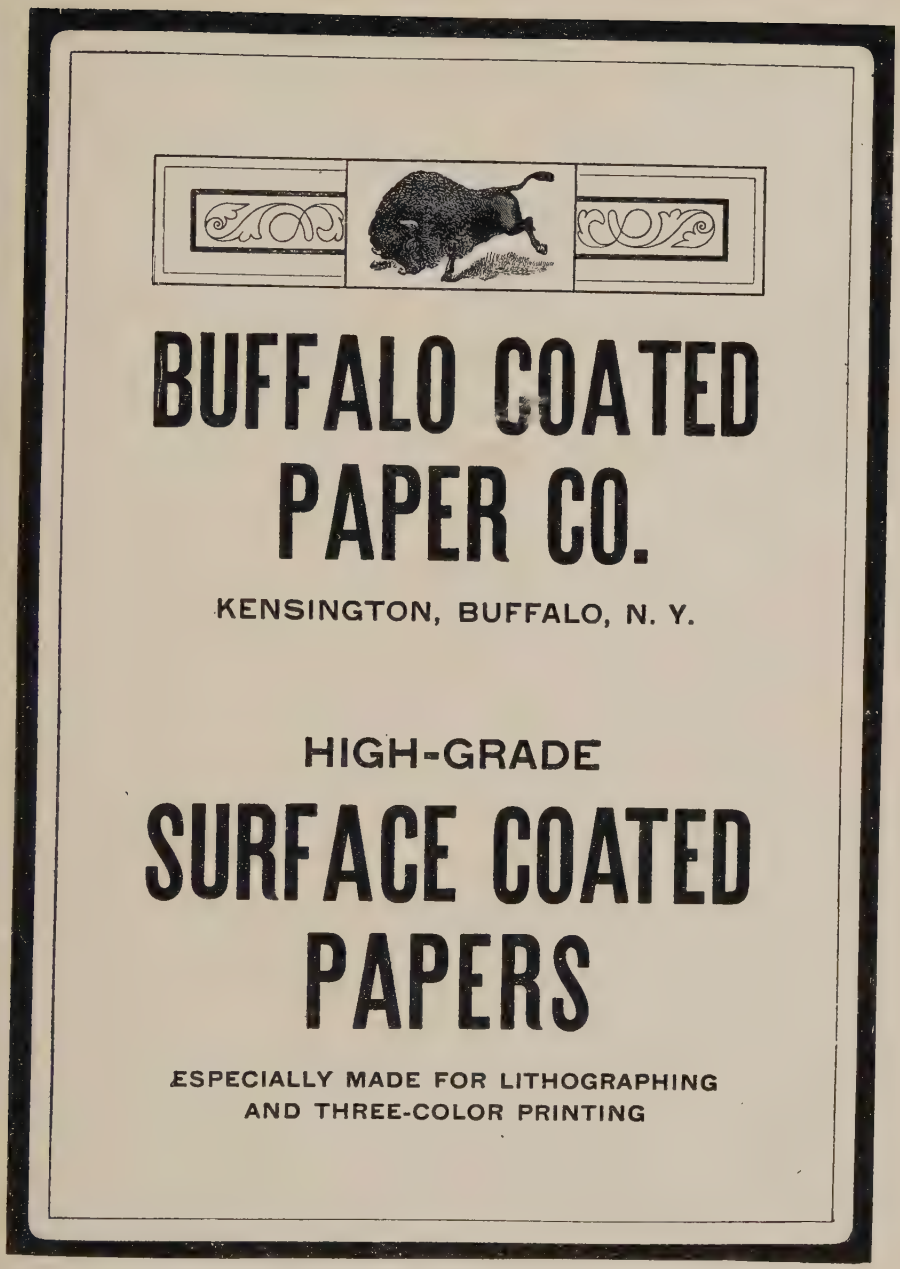
"(11) Each workman on starting a job will receive a "job note," on which he will find a description of his job, the time when started, and the time allowed. When the job is finished, he will return his "job note" to his foreman.

"(12) In the case of a job requiring the services of a squad of men, a time allowance will be fixed for the complete job. If the total time taken by the squad is less than the time allowed, a bonus will be paid to each man in the squad, varying with his ordinary rate of pay.

"The introduction of the bonus system will doubtless lead to the workmen suggesting improvements, devising better methods of doing many jobs, and pointing out defects in machinery and tools, and so justify the increased wages bill."

WHOLESALE OR TRADE ADVERTISING.—The most usual media for advertising to and for a particular trade are the trade paper; circulars, booklets, catalogues, &c. Such advertising may be described as the application through the medium of printer's ink of the same principles as those adopted by the actual travelling salesman. A general campaign to the trade should therefore be based upon the general selling plan of the advertiser. It is a subject which requires the closest attention at headquarters, as it is generally the forerunner of special correspondence and follow-up matter designed to treat the resultant inquiries. In a measure printer's ink is a much cheaper method of selling goods than the actual salesman, although of course it cannot go so far. The methods of all travelling salesmen are generally very similar—that is to say, they call upon the retailers, show samples of the goods, explain merits and selling points, name the price, and endeavour to sell a line there and then. It is a truism that all buyers are negative. No matter whether a retailer or trader really desires to purchase a line of goods or not, immediately he is approached by a salesman he will invariably find some objection to purchasing,

No. 1.



(671)

A stereotyped Trade Paper Advertisement displaying the name of the goods advertised and the name of the firm only; no argument is given or impression of quality carried.

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acting on the idea that if he raises objections the salesman will, in his endeavour to make a sale, offer better terms. The actual travelling salesman being present in person with his goods is enabled to meet the objections of the trader to his proposition, to overcome them, and to obtain an order on the spot. Advertising through the medium of printer's ink cannot of course anticipate and meet all these objections, but the main selling points may be stated with a prominence and clearness sufficient to influence the buyer's interest on behalf of the goods advertised. Whilst, of course, this class of advertising directly creates sales to a degree profitable in accordance with the proposition, the main work is the creation of interest and inquiries, which are dealt with from headquarters by special correspondence. As we have already stated, advertising by printer's ink is cheaper than employing the actual salesman. It would be almost impossible to maintain a staff of travelling salesmen who could call regularly on every retailer in a certain trade classification. Take the grocery trade classification, for instance. There are upwards of 80,000 grocers in the United Kingdom. Obviously the expense of maintaining an actual travelling staff to make a regular monthly call on all these 80,000 grocers would be something enormous. It is necessary, therefore, to find a substitute for the travelling salesman, and trade advertising, both in trade papers and by circulars, fulfils this want. Good striking circulars can be run off in hundred thousand lots, and can be posted out to the trade for a halfpenny. It will be seen, therefore, that in a measure a manufacturer can make 80,000 calls at a limited expense, though each individual call made by a piece of printed matter is not so effective as the actual call made by the salesman.

Advertising to the trade is very frequently indeed the forerunner of a general advertising campaign—that is, the manufacturers and merchants who desire to obtain a wider market for their goods generally start by advertising for a period to the trade alone, the object being to obtain as wide as possible a distribution of their goods before they start advertising to the public.

As an instance take an hypothetical case of a manufacturer of a new metal polish. This metal polish is, at the moment, absolutely unknown to the trade; they do not know anything whatever about it, its quality, its price, or even the existence of its manufacturer. Before the manufacturer can undertake profitable advertising to any large extent it is absolutely necessary that the whole of the trade should know that the metal polish exists. Of course it would be possible to acquaint people of the fact that it exists by a tremendous press and poster advertising campaign which would cause the general public to ask for the metal polish at the stores, and would eventually acquaint the trader with the fact that such a polish existed, but it would be a very wasteful and slow method. A wise manufacturer, therefore, uses the trade press to announce the coming of the new metal polish, and in addition probably circularises every grocer in the kingdom once a week for six weeks. At the end of this period the whole of the trade will know of the existence of the polish, and will be in a position to meet more readily the demands of the public should they come along. Apart from this, the limited travelling staff which the manufacturer maintains will meet a readier response when travelling in the interest of the new polish, because

the trade are already cognisant of its existence. They know what the manufacturer's plans are, they know the price of the polish and all about it. In other words this trade advertising would fertilise the field in advance for the travellers who were to follow on the ground later on and seek orders, quite apart from creating in itself a number of orders which would be sent through the post direct to the manufacturer. From this it will be seen that advertising to the trade is a very necessary initial element in any manufacturer's plan. In fact it is absolutely indispensable—that is, if the maximum results are expected from any given definite expenditure. There is a tendency at times for manufacturers to ignore the trade to a certain extent. It is thought that the press advertising alone is sufficient to create a demand and stock the trade up. This, however, is unwise and unsound. Advertising to the trade has a very real, a very important position in a manufacturer's plan, and it cannot be organised too carefully or done too wisely. Any manufacturer, whether selling an advertised article or an unadvertised article, can test the truth of this very easily indeed. Select, for instance, two towns such as Birmingham and Leeds. We will assume that each of these towns is being covered by four or five travellers who make regular calls throughout the district of which they are the respective centres. Send the Birmingham grocers circulars every week for six weeks, and do not send any circulars to the Leeds grocers. At the end of six weeks it will be seen whether the sales in the Birmingham district have increased sufficiently to warrant the expenditure. This is an experiment that any manufacturer might well make at very little cost indeed, and the result will in all probability justify an extension of the practice to other territories, and make for a very profitable increase in the turnover at a comparatively small expenditure.

In trade advertising, and in all advertising, success depends upon the attractiveness of the proposition the manufacturer is able to put to the retailer and the way in which it is made.

Before organising a trade campaign, therefore, it is necessary to have something to offer, and when that is established it is then necessary to offer it in the most attractive and striking manner possible. It must be borne in mind that retailers are receiving loads of circular matter every day from all classes of manufacturers—they are practically bombarded with literature; and each individual advertiser's literature has one chance in ten of even being glanced at. It will be seen, therefore, that it is necessary to originate advertising matter of a striking and original nature before the attention of the trade can be arrested. Once having accomplished that, it is necessary to hold the attention of the trader until such times as he may receive the impression the advertiser desires to create by his circulars. It must be well borne in mind also that the cost of printing, the cost of stamps, addressing, &c., remains the same, no matter what proposition is made, and the whole value of the trade advertising campaign lies in the way the thing is put to the trade.

Take, for instance, some examples of trade paper advertising. Examples No. 1 and No. 2 are taken from the American trade paper appealing to the printing trade.

No. 1 announces the name of the firm and the name of the article only.

A haberdasher in a large city told me that he would give ten thousand dollars for the agency of a certain well-known hat.

The profit on the hat, he explained, was not the consideration, it was the class of trade that would be brought to his store.

That's the value of a long-advertised brand name.

In pushing sales on

OLD HAMPSHIRE BOND

you must consider more than the immediate profits. You are attracting the very best class of trade to your shop and educating them to judge by quality, not by price.

You are establishing a reputation for high-grade work that will bring you the most profitable class of trade you could possibly secure.

Write us for advertising matter.

Hampshire Paper Company

We are the only Paper Makers in the World making Bond Paper exclusively

South Hadley Falls, Mass.

Another advertisement for Paper directed to Printers showing a strong argumentative appeal in favour of the goods advertised

No attempt is made at actual salesmanship in this advertisement; it merely repeats the name of the article and lets it go at that.

The other advertisement is totally different. It occupies the same space, but a perusal of No. 2 will show the difference in the way that this advertising has been approached. It has a distinct and well thought out argument that will appeal to the trade. The simplicity of this method is apparent. The advertisement merely repeats an argument a good salesman would use when calling on a printer to persuade him to buy his paper. Most trade paper advertisements of paper make no extraordinary offer. The majority of claims to patronage are based on the goods themselves. Neither of these paper manufacturers offer anything out of the ordinary. One ad-

No. 3.

FOR EXPORTATION & SHIPS' STORES.

JOHN JAMESON & SON'S
(LIMITED).

OWN CASED

Old IRISH WHISKEY

SHIPPED IN THREE GRADES, viz., in Cases, each one dozen.

★ (Very Old.)
★★ (Extra Old.)
★★★ (Oldest.)

Our Own Branded Metal Capsules & Labels, with Grade Marks, the latter with Caution re Genuineness & Signature.

FOR SHIPPING PRICES APPLY TO—

CHARLES DAY & CO.,
17, WATER LANE, LONDON, E.C.,
Sole Export Bottling Agents to John Jameson & Son, Ltd.

An English Trade Paper Advertisement. An example of the average class of advertisement now appearing. No argument and no salesmanship is evident in this advertisement.

vertiser repeats the name of his goods, whilst the other develops an argument why they should be bought. It must be remembered that these two advertisers are buying space in the majority of the trade papers which appeal to printers, and these announcements are probably appearing in twelve or fifteen papers every month. In the course of a year both these advertisers will have bought and paid for a good deal of advertising space, running into a fair amount of money. The space will have cost both these advertisers the same, but in all probability the results will have been largely in favour of the advertiser mentioned in the second sample, because of the thought he has given his proposition. For twelve months he will be advertising along these lines, developing new arguments in favour of his goods, whilst No. 1

No. 4.

Millions

of money—a title—a coronet—and all the other good things peers are supposed to have won't enable them to fill their glasses with anything better than Munro's House of Lords Whisky. It is the chosen whisky of the peers—the only Scotch supplied to the House of Lords.

Of course we could fall back on the old argument—what's good enough for the peers is good enough for the people. But "good enough" implies something better and there's no Scotch a patch on Munro's House of Lords. Increasing sales—gained, not by fortunes frittered on advertising, but built up by merit, and nothing but merit—are proof enough of this. It satisfies every customer—that's the secret.

MUNRO'S
Scotch Whiskies.

Prices and full particulars from
JAS. MUNRO & SON, Ltd., Scotch Whisky Distillers, Dalwhinnie-Glenlivet Distillery, Strathspey, Inverness-shire, Scotland. Head Offices, Gowan Bonded Warehouses, Leith, N.B.

This shows some preparation. It attracts the eye by unusual display and develops an argument in favour of the goods advertised.

No. 5.

Tea

They are wrong who think we are a house who sell nothing but low priced tea.

Grocers would cease to buy from us if we were only a Cheap Jack house, they'd rather deal with a decent Wholesaler than a Cheap Jack. Yet not one in a hundred know why. It is because Cheap Jack is a fraud. His low prices in many instances are always either high prices or a bait.

Don't trust a Wholesaler for bargains that you would not trust for goods at full prices.

Nevertheless we undersell, and to undersell is to be the better Wholesaler and everybody knows it. We undersell whenever we properly can, and we find we can extremely often. Yet the whole drift of our dealing is after quality. We are not satisfied to sell such quality as Grocers want to buy; we sell such as Grocers *ought* to buy.

PRICE LIST (Duty Paid)

STANDARD BLENDS							CEYLON BLENDS						BRO-PEK BLENDS					
1/-	1/0½	1/1	1/1½	1/2	1/3	1/4	R	Y	Z	AA	A	BB	11½d	1/-	1/1	1/2	1/3	1/4
1/5	1/6	1/7	1/8	1/10	2/-		B	CC	C	D	E		1/5	1/7	1/9	2/-	2/3	

Ceylon in Lead Packets 1/1½ 1/2 1/3 1/4 1/5 1/6 1/8 1/10 2/- & 2/3 per lb; name and address on 10-lbs.

17 & 18 St Dunstan's Hill London E C
10 Government Place Calcutta.

Brooke Bond & Co Ltd

Another example of Trade Paper Advertising, in which salesmanship is strongly developed. A definite attempt is made to sell the goods advertised, and strong arguments are advanced in their favour. Prices also are given.

advertiser would, in all probability, have contented himself by repeating month after month the name of his goods.

Further examples from English trade papers are shown. In No. 3 you will see a current advertisement which is appearing in a number of trade papers month after month in the same fashion. No. 4 is a portion of a series for another house in the same classification who utilise their space to some advantage. The No. 3 advertisement gains a minimum result from expenditure in trade papers, whilst No. 4 makes the space of some value not only because it is individual, but because it contains selling arguments.

Still further examples of trade paper advertising which show some thought and skill on the part of the advertiser are reproduced here in the trade paper advertisement No. 5.

The case is argued exactly like the salesman; an actual salesman in selling these goods will, in all probability, use some of these words. It will be seen that simplicity is the basis of the appeal, for successful trade paper advertising must adopt as nearly as possible the very words and phrases of an actual salesman who is talking to the retailer.

Whilst the examples mentioned show the difference between advertising which simply repeats the name of an article, and that which makes an attempt to sell by article, they do not offer any particular and great attraction other than sheer want to the retailer. Such an attraction is, where possible, a very valuable factor in press advertising. A good and current example of this style is No. 6, which is one of the methods of the great wholesale clothing house, John Shannon & Sons, Ltd., of Walsall. Whilst they advertise their goods to the trade by means of these advertisements, they also offer an advertisement which the trade can use in window display. These pages, which are altered from month to month, can be cut out of the magazine and inserted in a frame which the manufacturer supplies, and will provide the retailer with an advertisement. It will be obvious, therefore, that this advertising, whilst appealing directly to the trade and making an impression upon the trade, is also a further service to the trade, and is appreciated accordingly.

Of all departments of advertising, trade paper advertising is conducted in the most old-fashioned form at present. One need only glance through the pages of most trade papers to see that this is apparent. Very little individuality is displayed, no arguments in favour of the goods are developed, and most advertisers merely content themselves with naming their articles by name and giving some particulars as to price, and their name and address. These methods are primitive to a degree, and advertisers would find if they used their trade paper space to actually put down the selling points of their goods, greater results would accrue therefrom. The examples shown will be sufficient to indicate what is meant.

Apart from the necessity of using the trade press in a general sense along the lines indicated, it offers a very excellent medium for what might be termed "campaign news" from time to time—that is to say, when the manufacturer or advertiser proposes to introduce some new method into his publicity, he may acquaint the whole trade of these moves immediately prior to their being made, so that the trade has an opportunity to increase stocks to meet an increased demand as the result of the introduction of

Neatness

about clothes gives those with whom you come in contact a certain satisfaction and pleasure. ¶ It will doubtless be admitted that in both social and commercial life one is helped rather than hindered by one's appearance; and to-day there is no excuse for dressing badly. ¶ "Imperia" Clothing goes far towards solving the problem of dress. It combines quality, economy and durability with a careful and correct interpretation of the prevailing fashion. ¶ "Imperia" reputation is growing fast, because it is built upon the maxim that to please each individual wearer is to gain steadfast custom and recommendation. ¶ Try "Imperia" Clothing, examine it thoroughly and prove its good points.

CLOT IMPERIA HING **WE make what YOU want.** CLOT IMPERIA HING

The above advertisement may be inserted in our advertising frame

JOHN SHANNON & SONS, LIMITED, WALSALL

This advertisement appeals both to the trade and the public. The advertisers supply the trade with a neat frame, and the trader gets these advertisements from the Trade Papers, and inserts them in the frame for display in their windows. It therefore serves a double purpose.

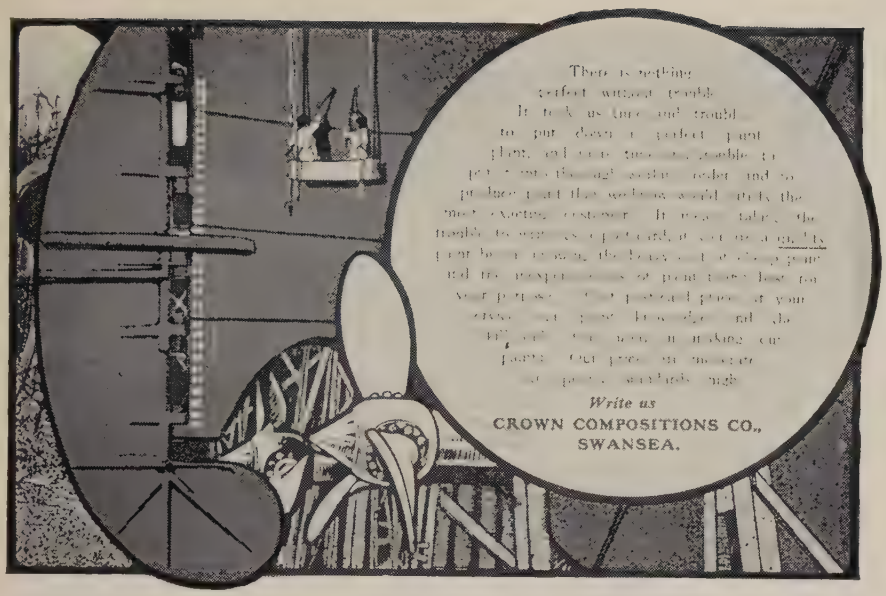
new plans. In all these matters trade paper advertising, and circulars generally, are much more economical to use than the actual travelling salesman.

Probably the most profitable method of appealing to the trade by advertising is that of personally addressed circulars, mailing cards, &c., through the post. They have a better claim than the trade paper advertisement if delivered immediately to the notice of the person to whom the advertiser wishes to appeal. The trade paper, whilst being an effective medium, carries a tremendous number of advertisements which compete with each other for attention. By utilising the post an advertiser has some assurance that his advertising matter actually gets home. Then, again, this method offers much greater and wider opportunities for individuality of conception than the trade paper. Trade papers are invariably, with but few exceptions, poorly printed and printed generally in one colour only. They have a regulation size of page, and to a very large extent the advertiser is restricted. There is no restriction whatever in the utilisation of circulars, either as regards size, shape and texture, or printing. The circulars may be as plain as possible, printed in black on white, of one single fold, or may be most elaborate art productions, utilising three colour process and other methods which make for high-grade work. Printed circulars are allowed to go through the post for one halfpenny, so that the cost of postage is not prohibitively great, since it cannot compete with literature of a better character which is arising about the same time, and its cost in all probability, counting the postage, would be about the same.

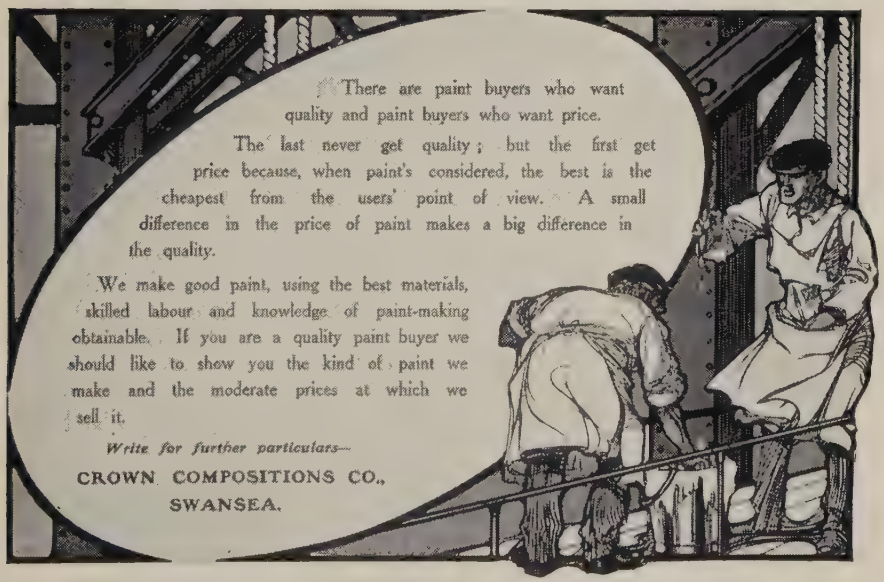
An example of the ordinary form of circular sent through the post is reproduced herewith, marked No. 7. This shows little thought indeed, is of the most stereotyped character, and will be thrown aside immediately almost without reference, in all probability. It must never be forgotten that dozens, or even hundreds and thousands of advertisers, are circularising the trade in some form or other, and that an individual manufacturer's circular generally arrives accompanied by half-a-dozen others, and has to stand its chance amongst others for reading, or even a glance, so that the first thought of the advertiser should be to make his matter different from anything else.

A favourite form of circular is that which is known as the mailing card. This is practically a large postcard 8″ × 5″, on one side of which appears the stamp and address only, in accordance with the Post Office Regulations, and on the other side appears the advertisement. Two examples of these mailing cards are given herewith, Numbers 8 and 9. These are portion of a series. Such cards are generally put out in series of six, nine, or twelve, and are posted at regular intervals. The interval at which these "shots," as they are termed, are posted should in most cases never be longer than seven days apart. In a campaign of say six "shots," the time taken would be six weeks. Were a longer interval allowed to pass between the shots, the campaign would in a measure lose weight, whereas the second shot following so closely on the heels of the first, and the third right on top of the second, the retailer is not allowed to forget the effect of the first before he receives the second. It must be borne in mind, as has been pointed out, that these pieces of printed literature compete with other matter for attention,

No. 8.



No. 9.



Reproduction of Mailing Cards addressed to the trade in the interest of a Paint firm. These are two different cards of a series of six, and measure full size 8″ × 6″, and go through the post for a halfpenny. They are printed in two colours, and each card contains letterpress which develops the selling argument in favour of the goods advertised.

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and the attention given to the first one or two may be of the slightest and most indifferent character. Whatever the attention may happen to be, the longer the time that elapses between each shot the more likely it is that the retailer has forgotten one shot before the next one arrives. Whereas, if they follow at regular and short intervals, in all probability the effect of

No. 7.

GEORGE HAGGERSTON.
OFFICE: 46, BASINGHALL STREET, E.C.

"Kanda" LIQUID . . METAL Polish

WHAT IT DOES

FOR MOTORS AND CYCLES.

Copy of Letter received from

C. B. DUNLOP & CO., Ltd., 70, HANOVER STREET, EDINBURGH.

August 9th, 1908.

Dear Sir,

We have received your letter of 6th August, also the sample of the "KANDA" Polish.

We had an opportunity of experimenting with it to-day, on a Ladies' Duralay-Pedersen bicycle, plated all over, which had been left for a considerable time in a very damp outhouse, the plating consequently had suffered terribly, and rider thought it would require replating, but did not wish to go to such expense. We therefore decided to polish it on the buff, this meant taking the machine to pieces and hours of engineer's labour; before doing so we tried the "KANDA" Polish and were astounded at the result, the white surface deposit came off at once and the plating below came up with a brilliant polish with just a very slight rubbing The result seemed marvellous and almost impossible to believe; when compared with new plating it could not be distinguished.

We have tried many articles, liquid and paste, sold for polishing metal, but all have been absolutely useless; we have however got the right thing at last and we thank you for bringing it to our notice. It will save us an enormous amount of labour, and a strong point in its favour is that it is so clean to handle, does not harm nor scratch the plating and has a pleasing smell.

We shall order a quantity for our own use and do our very best to make it known amongst our customers.

Again thanking you.

We are, yours faithfully,

G. B. DUNLOP & CO., LIMITED.

(Signed) HERBERT H. DUNLOP, Manager

Sample of an ordinary stereotype trade circular, which in all probability will receive but scant attention from the retailer to whom it is addressed, and may be looked upon as bad advertising.

each card will be stronger as it arrives, on account of its predecessors being yet in the memory of the recipient.

Another attractive form of circulars, which is just coming into vogue, is that of the "folder," which offers a wider scope for individuality and originality than any other method of circularising through the post. These are generally folded in a novel and peculiar manner, which is calculated

in itself to arrest the attention of the trade and cause comment. Examples of this style of circular are given in illustration No. 10, showing how the various folds are made. These circulars can be printed on any colour paper, or any texture of paper, and in any number of inks deemed necessary, although, considering that, after all, their life is very short, it is unwise to spend too much money on their preparation. Two colours on a coloured paper generally give the best effect for a small expenditure.

This is a brief review of the method of advertising to the trade; but it must be borne in mind once more that the whole secret of success lies in the preparation of the matter, and the foundation of the trade campaign is the selling campaign. The article has certain advantages in itself, and the advertiser has a certain idea which will promote the sale of that article. The merits of that article should be proved by trade advertising to the trade, and the manufacturer or advertiser must announce his methods by which he proposes to push that article. In other words, he should, when asking the retailers to stock his goods, tell them the merits of the goods, and, more important still, the methods by which he proposes to shift them.

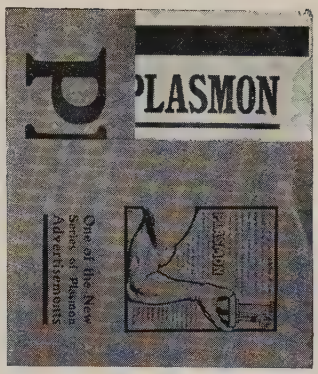
The advertising campaign is practically founded, as is said, on the selling campaign, and on the primer which all progressive firms should issue from time to time to their travellers. All advertisers who watch their travellers' work prepare a primer of the selling points of their goods, so that the travellers have these selling points at their fingers' ends. The trade literature should be founded on these selling points, and should be practically a reproduction in printed form of the argument the salesman uses when calling upon the trade.

J. Murray Allison.
Advertising Manager of "The Times."

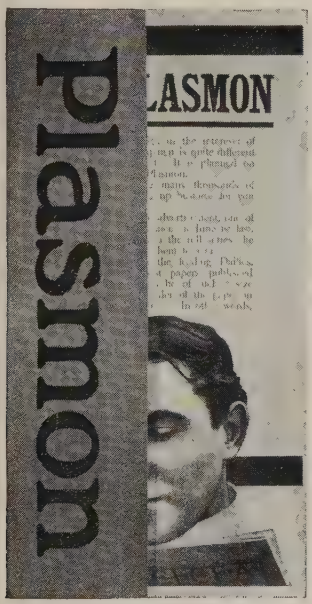
WINDOW DISPLAY (Wholesale).—With the increasing interest of the retail trader in the value of his window display there has been awakened an interest by the wholesaler in the possibilities of successful aggressive work in this direction. The retail trader who is making window displays of an up-to-date character, finds in the course of a year that his stock of ideas for providing original and attractive windows is running out, and he becomes particularly amenable to suggestions from the outside, particularly if those suggestions are likely to result in profit to himself.

This point of view has been realised by many manufacturers who have gone out of their way to organise schemes for window decoration which could be adapted for use in the shop windows of retailers interested in the speciality. To-day, a department for dressing retail windows is quite a commonplace feature of an up-to-date firm engaged in the distribution of goods in general demand. One of the earliest manufacturing firms to seize on this method of popularising a proprietary article was the proprietors of Erasmic Soap, who, in some respects, pioneered the speciality window on behalf of the wholesale house. In the days when such displays were infrequent, the proprietors of Erasmic Soap designed elaborate settings for windows, calculated to show up their specialities in the most attractive ways, the window itself being almost a complete design in which not only the arrangement of the goods was considered, but a suitable colour scheme for the background provided. The firm specialised in making up their soaps in a tempting and attractive manner, in providing useful window cards and simple central features for display, and

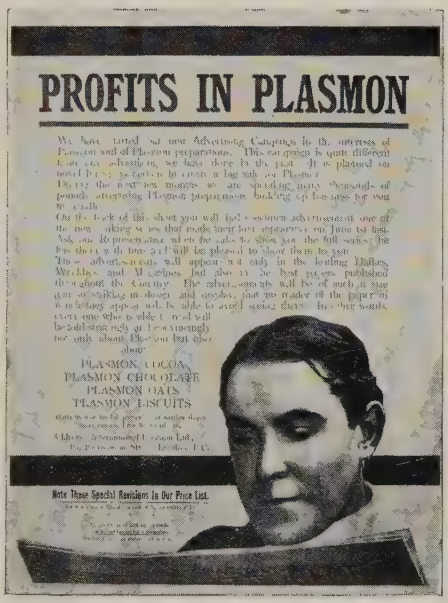
Shows circular ready for post



Shows the first unfold



The second unfold



The complete circular

An example of a modern trade folding circular printed in two colours on tinted paper, and the illustration shows the method of folding. It goes through the post for a halfpenny. It costs the same to post as example No. 7, but its effects are much more lasting, and it is likely to receive much more attention on account of its novel design. The letterpress is written directly in favour of the goods advertised, and shows sound reasons why the retailer should stock them.

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also by arranging the provision of suitable fittings to give an appropriate background to the general effect. As a result of their enterprise, the Erasmic Soap people were able to monopolise windows in most of the leading centres with shows wholly devoted to their specialities, and these displays were talked of wherever they were shown.

Naturally, so good an idea was not allowed to go without imitation. The success of the enterprise brought many competitors into the field and quickened up the instincts of traders who had been engaged, somewhat tentatively, in the same work. Since then a number of firms have entered into the same field and are prepared at a moment's notice to dispatch the necessary instructions and appointments to the retail trader who is prepared to dress a window entirely with their goods. Much effective work has been done in this direction by two firms who sell fountain pens, both of which have made a feature of supplying the complete window. A firm of paint-makers is largely interested in the same proposition; one or two proprietary medicines have also seized upon the idea, perhaps the most notable illustration of excellence in this direction being achieved by a firm who sold a speciality to relieve throat irritation. Other notable windows devised by the wholesale or manufacturing interest were the fine effects produced by the Eiffel Tower Lemonade people and Bovril, while in the same field one may find manufacturers of specialities for the hair, makers of patent goods, and importers of specialities such as Lime Juice and various mineral waters. The number of traders who are using window displays of this character is increasing, and tends to grow as time goes on, and several firms have sprung into being which make a point of providing the necessary fittings and novelties for such windows in quantities. Such displays are secured by co-operation between the selling force and the retail traders they call upon. It is obviously to the advantage of the retailer to have an attractive window, and a special feature window ought always to be valuable to a retailer who has more than one window space, always providing that the manufacturer's suggestion is attractive and his goods saleable. There is always a prospect of being able to fix up sufficient window displays to make this branch of the publicity of the wholesale or manufacturing house worth following out, and a complete window pays the retailer who stocks that particular article by creating a special demand, which, wisely handled, ought never to die out, while it pays the wholesaler or manufacturer by supplementing and emphasising his general publicity in other directions. It is for this reason that large firms who depend upon the daily education of the public for their increasing sales find it well worth their while to run special departments to provide complete and effective window displays for every trader who makes application for their use.

Of recent years there has been a tendency to press into the service of this class of work devices of a mechanical character. While the mechanical centrepiece, or figure, has always been a popular novelty in window dressing, it is possible to carry this taste for mechanism too far. Certain mechanical devices for window displays have been so amusing that they have concentrated the attention of the public exclusively on the device without reminding them of the existence of the speciality. The best rule to observe in calling in the aid of mechanical, scenic, and lighting effects is to consider

the broad question, Do they emphasise the subject of the show, or do they override and dwarf it by their own intrinsic interest? All window attractions should serve to throw up the goods displayed and focus the eye of the public upon them, and fixtures should never be allowed to occupy the centre of interest.

The whole cost of these displays is usually borne by the house interested in the specialities they advertise, and they provide all the necessary fixtures for showing their specialities in the complete window form. These include the right kind of fittings for effective grouping, the necessary drapery and the appropriate background. Window display of this character, carried on extensively, is by no means a cheap adjunct to the publicity department. But there is no doubt, as a supplemental scheme to a general scheme of publicity, the practical experience of firms engaged in such work shows that it gives a handsome return. *See* SHOP DEMONSTRATIONS.

WINDOW-DRESSING.—For some years now up-to-date traders have realised the value of window-dressing in retail enterprise, but though some of the most eminent firms of retailers have seen its advantages, the tendency to excellence is by no means general. The business expert lays particular stress on window-dressing from the advertising point of view, and there can be no doubt that he is right. The value of a window in a crowded thoroughfare, past which thousands of people must go each day, cannot be overestimated; whether the window be in Oxford Street, or in one of the other great shopping centres in London, or whether it be in the main street of a great provincial city, or even when it is in the central street of a thriving country town, the potential value of a window is a matter of great moment to the trader who occupies it. This is almost an elementary factor in business conduct, and yet one can go through the main London streets, the main street of a provincial city, or the main street of a thriving town or suburb, and find that only one or two traders make the most of their windows, while the street is lined with displays which demand no particular attention, the work of traders who do not realise a fraction of their possible value. From the advertising point of view it should be remembered that while advertising itself can almost compel people to visit a certain shop or business premises, when they do arrive there they largely judge the shop by its outward appearance. Nor should it be forgotten that there are thousands of people who do not see advertisements, or would not be influenced by them, constantly passing up and down the street, who are susceptible to impressions from the window itself.

To-day increasing attention is being paid to the shop window, a fact which is largely due to the way store competition has been quickened up. The big store nowadays makes the most of its windows, and even goes so far as to employ a staff to fill them artistically. As years go on the window is changing, and to-day there is a distinct tendency towards an elegant simplicity which was not a feature of most window displays even a few years ago. Certain traders have demonstrated that the window can be made a most practical selling force, and there are even traders who depend on the window show as the only selling factor in their business. To a draper who wishes to see first-class window display the work done by the dressers at Selfridge's new store is a happy object lesson. The old-fashioned draper

was fully alive to the value of his window, and did not hesitate to make use of it, but judged by the newer idea he made too much use of it. He was too apt to crowd it with the best of his things or the choicest of his bargains, his great aim being to get as much into the space as he could display. As a result, one found drapers' windows, fifteen or twenty-five feet high, packed from floor to what represented the ceiling, and a full half of the goods would be so high that they were outside the average vision of the pedestrian who casually inspected them. To-day this tendency is being considerably revolutionised. The modern trader does not seek to crowd his window and make its dressing a problem as to how much he can get into it, and he is less and less inclined to display goods very much above the level of the eyes of the passer-by.

In the newer window-dressing, these two rules seem to be cardinal principles. To show the seasonable thing, to show it as simply as possible, and to show it so that the eye can examine every detail put into the window, may be taken as the three principles on which modern window-dressing is conducted. In such window-dressing, instead of crowding the window, the trader aims at a display which represents the prevailing note of the season. For instance, if on the eve of the winter season, one window would be exclusively confined to evening modes. Instead of giving three or four specimen costumes, crowded in with other season's modes, new costumes for afternoon or outdoor wear, together with various specimen coats and furs, the up-to-date window would probably only show three or four very stylish suggestions for evening wear. In addition the window would also display all the detail which would go with each costume, such as wraps, fans, gloves, and, in the case of the big store, hosiery, underwear and slippers. Another window would carry the same principle further. If the season were one of sports, the sporting modes would be gathered in one window. Six or seven costumes would be shown with all the detail and the various impedimenta. Again, one window would represent five or six choice models for outdoor wear, including, perhaps, one or two of the prevailing coats. If the rainy season were anticipated, a window would be used for displaying garments serviceable for wet weather. These illustrations might be extended at great length, but the ruling point is that practically the window is devoted to one show for one subject, instead of mixing costumes for specific purposes with dozens of costumes for totally different purposes. The aim is to collect and illustrate one phase of fashionable wear, and see that that phase is brought up by isolation and not obscured by crowded juxtaposition with a medley of other wear. Whatever the old-fashioned trader, who did as much with his window as he could by placing in it as much as it would hold, may think, there is no doubt that this system of isolation embodies one of the first principles of window-dressing.

Nor should it be forgotten that the simpler the window the more easily it can be dressed. The old method of packing the window very often meant that it stood from two to four weeks at a time. To make it up was two or three days' work on behalf of the staff, and this work was not likely to be undertaken too often. The window which aims at a strict simplicity not only produces a more vivid result, but it may be changed oftener without too much labour. For instance, it might be changed twice a week, or

certainly once a week, an advantage which cannot be over-estimated in the drapery trade. The old idea of catering for the public was that the seasons were marked by the date on the calendar. Spring goods came in when spring was due by the date, though weeks of wintry weather might follow while the spring show was on. Furs came in with the first touch of autumn, though autumn may have been a continuance of summer. Certain lines of goods were due, and the tradition of the shop was that it had to show them. The simpler window, by being capable of quick adjustment, can more adequately represent the needs of the moment. If spring is late, spring goods can be held back and shown when the weather brings them into demand; late autumn modes may be given a week or two during favourable weather before they give place to furs, and furs now no longer need be shown until the actual coldness of the weather makes the public interested in them. The advantages of the one subject one window show are, firstly, concentration on the idea uppermost at the moment; and secondly, an economy of methods which enables a trader to go in for the strictly seasonable show without great cost.

In such displays great attention is now being paid to the actual fitting of the window itself. In modern window displays the colour scheme of the whole collection of goods is being more and more considered. The older method was to heap goods into the window without taking too much trouble about their general effect; the newer note is to take colours which blend or form effective contrasts, and to place against each model details of dress wear which do precisely the same thing. To secure this isolation of colour schemes the enterprising trader pays particular attention to the background of his windows. Mirrors are used as being non-committal in this respect, but they are a vanishing quantity. Oak fittings are in great demand, as almost any kind of colour will look well against them, if the background is made of simple panelling. Frameworks are being made which can be readily draped with a colour which will make the necessary suitable background. Greater attention is also being paid to incidental fittings, such as stands for costumes and hats, and methods of displaying the details of goods to be associated with any particular costume.

This applies equally well to other trades besides the drapery trade. The same idea has been carried out in connection with the trade of the outfitter. Here again the season's show is the leading feature, and all goods relating to that particular season have their place in one display. For instance, evening wear would bring out a simple, easily adjusted show of white linen shirts, ties, gloves, waistcoats, hosiery; a sports window would bring out, according to their seasons, various standard garments used in such sports as cricket, football, tennis, and cycling; while a spring display of outfitting would originate a window which might contain a dozen seasonable shirtings with waistcoats and ties to blend with their colours, and the prevailing note in gloves, hosiery, and hats. One notably successful outfitter in London, who runs six or seven branch establishments, and has only a limited window space for each shop, devises a weekly dressing and depends almost entirely upon his display. He has carried the colour scheme to a point which is almost an art in itself. With so many shops he can buy exclusive lines, and not only can he buy exclusive lines, but he can also buy several lines to suit each other. Thus, on looking into his window, a

customer finds a shirting which will suit him, and, side by side and choicely arranged, the right tie for it, the right colour of waistcoat, and the right shade of gloves. These window displays always follow these lines and run in turn throughout the series of shops. It is no exaggeration to say that this well-planned window-dressing has not only resulted in creating a demand for these special lines, but has also determined the character of the year's wear throughout the trade.

In jewellery, too, the method of isolation has been carried to such a length that it has almost become a new principle. The old jeweller's window was a window of many shelves and many little plush-covered stands. Watches and chains would occupy one section, engagement and wedding rings another, rings for men's wear would be featured in another division, and silver plate in yet another, while to the top of the shop front the remainder of the window would be filled in by an indiscriminate collection of clocks, barometers, and similar instruments. The very modern jeweller is not now doing this. Instead of dressing his window fortnightly or monthly, or under those conditions which resulted in it having always very much the same appearance, he too goes in for a weekly show, displaying less goods and making some attempt at classification. A typical window under the new conditions was a recent present display. In this case, instead of having little glass shelves brought to the front of the window, the whole of the window was blank so far as fittings were concerned, beyond the fact that a wooden frame draped in green velvet rose step by step until it reached the level of the customer's eye, the whole forming an effect something like a pedestal. In this display, leaving ample space between each item, perhaps forty or fifty different things were shown. Three or four watches, half-a-dozen chains, silver links, two or three sets of buttons, cigarette cases in gold and silver, a few pencil cases, a few choice rings were the class of goods shown, while at the back of the window on pedestals were three or four clocks. The difference between the old crowded window and this window was that the eye, instead of being confused by a collection of things being placed almost haphazard, was able to rest on several items and gather a definite impression. This method is particularly effective in displaying silver plate. Where choice models are handled they can be shown in an extremely inviting manner. The great advantage of this method of window display is that with the right fittings a window can be dressed in one-tenth of the time it takes to take out and fill in a big window, and the effect week by week, if the change is made at that interval, is always new and much more attractive.

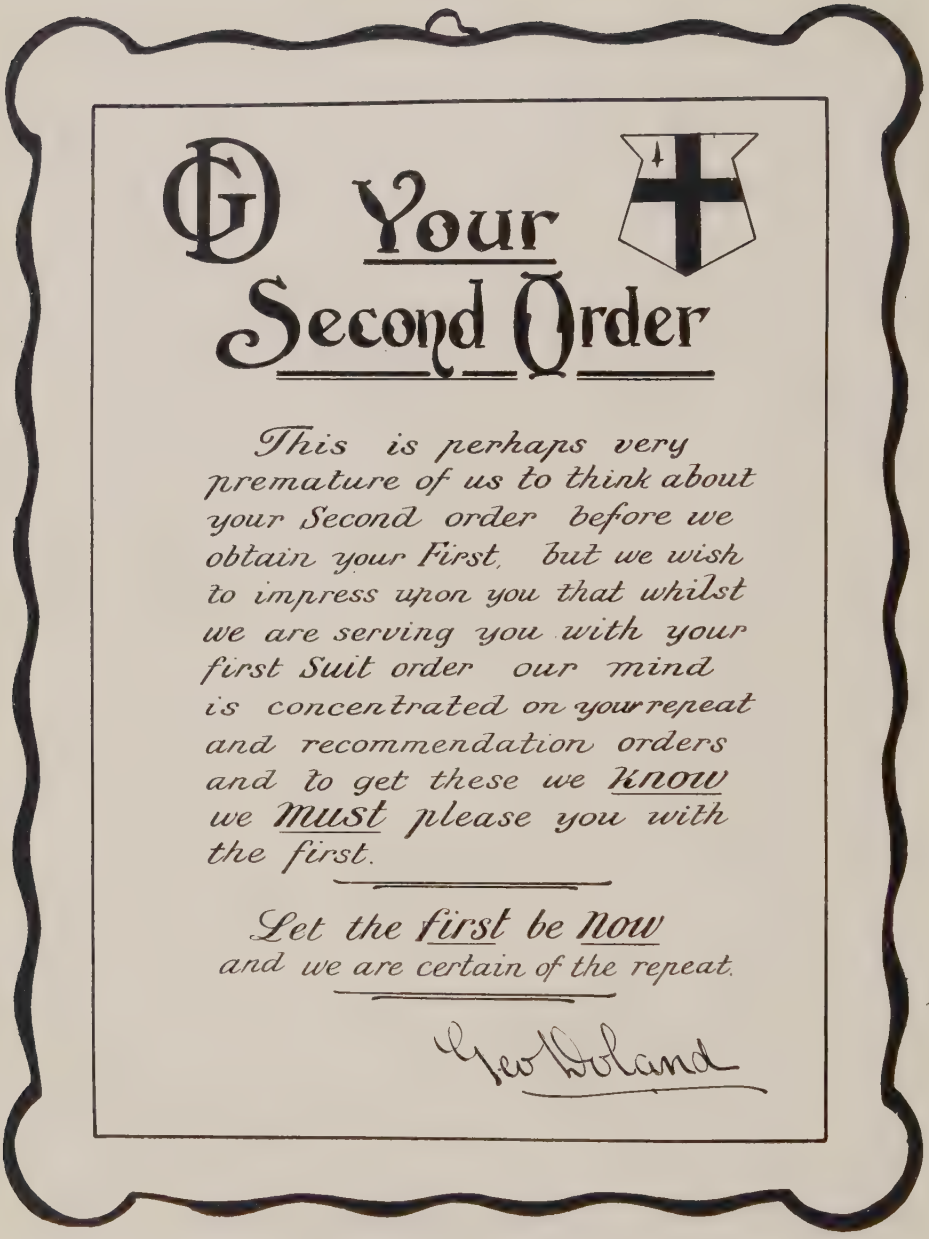
Much might be written along these lines on the subject of modern window display, and the result would be simply the application of the same principles to several trades. The keynote of successful window display at the moment is strict simplicity and isolation, so that a definite impression can be secured. It is a note which is prevailing in nearly all trades and has been applied to the most unlikely trades with startlingly good effects. In the furniture, millinery, boot, and grocery businesses similar methods are prevailing in the shops which serve as exclusive centres, and the fact that they are being persistently pursued and developed is some practical indication that these new methods pay.

One further practical hint. The great firms who go in for first-class

window-dressing have reduced it to a definite business, which is conducted with a machine-like method. Quick window-dressing is aided in their case by a study of the effect they wish to convey, worked out long before the actual dressing of the window begins. The writer was in a well-known trader's office, where window displays were planned for seven or eight shops —window displays which attract attention, both from the public and the trade stocking that class of goods. Some indication was gained as to how these happy ideas are worked out so perfectly in the window. The interior office of the trader had a fitting on one of its walls almost the same size as his average window, and all the ideas which are circulated from branch to branch are not planned in the windows themselves, but actually in this fitting. In the privacy of his office the trader who is his own window-dresser works out his decorative schemes, and when they are completed to his satisfaction a plan is made, and with the aid of numbers and directions the actual setting can be reproduced by any of the hands almost mechanically. Instead of putting the window-dresser to work on the window itself, holding up the work of the shop while he makes numerous experiments which involve rushing outside into the streets to see how the window looks from the point of view of the pedestrian, these windows are completed in private. Written directions are sent out to each shop weekly, and the same effect is produced again and again. It is practically the old idea of the scene painter who works out his ideas on a model stage, and is a practical hint well worth the consideration of any trader who is contemplating first-class effects in the dressing of his windows.

GEO. EDGAR.
Late Editor, "Modern Business."

WINDOW TICKETING.—A side issue of selling which is worth serious consideration is the value of the window ticket. Its use has been demonstrated over and over again, and an intelligent use of this means of selling goods has only been made by a few traders. The word "window ticket" conveys to most retailers the means in common use of marking goods in the shop window, but much work can be done by extending this conception of the possibilities of the window ticket. Plainly-marked prices are commonplaces of window display, and have been so for years, although too often even this simple work of ticketing prices is done with conspicuous crudeness and lack of taste. But the use of the window ticket to merely indicate prices is perhaps only the elementary beginning of work along these lines. Possibly the most conspicuous user of this means of selling goods is made by an American trader, Mr. Tom Murray, who has achieved considerable success as an outfitter. His window ticketing is so good that he has probably secured a greater success for this department of his work than he has as an individual trader. The Tom Murray window tickets are known throughout all the world to all students and observers of modern business methods. This trader's use of the window ticket is simplicity itself. He takes a sheet of paper, and in blue pencil scrawls on it a message to the passer-by. The secret of his success has been the quality of his message. He happens to be a man of great individuality, with a power of expressing himself in that shrewd, terse, and somewhat quaint English which appeals to the American mind. In his way he is a philosopher who conveys his meaning through his window tickets, and some of the sayings that he has put in his window have



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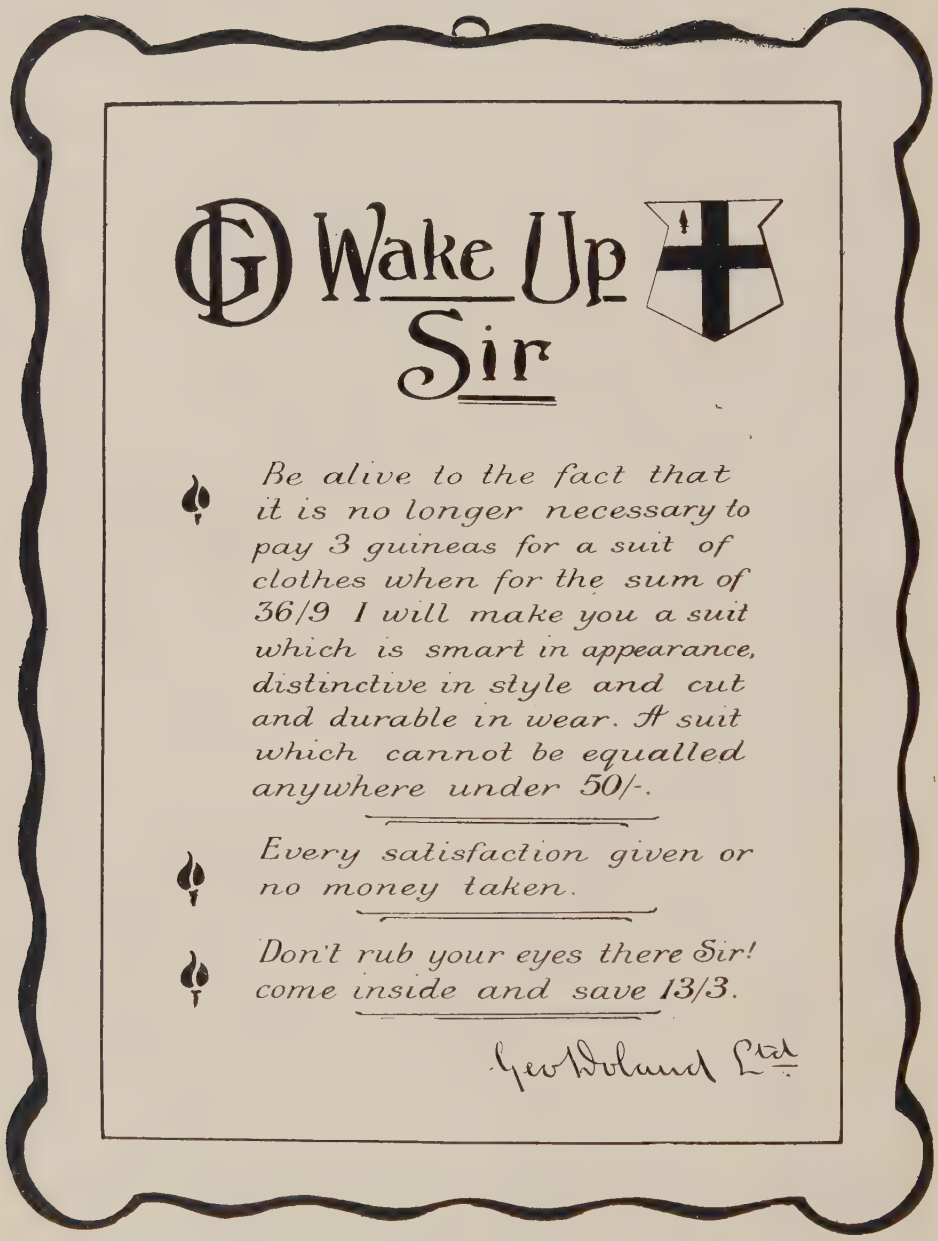
gained a currency in America almost as great as more able thought expressed in conventional and dignified literary settings. With all his attractiveness as a writer, and the capable shrewdness of what he has to say, the American outfitter never misses realising the necessity for making his tickets carry a definite selling value. They not only appeal to the imagination of his public, and percolate through the country to a wider public still, but they do serve to sell his goods. As a consequence, he has built up a big business as an outfitter, and in addition he is in great request to do the work that he has so successfully done in his own shop for others. He is not, of course, cited in this article as an example to follow, but simply as an indication of the possibilities in the direction of using the window to carry messages and suggestions to the customer. It is not given to every trader to have the peculiar gift which Mr. Murray has developed, nor is it given to the English trader to have a public so easily impressed; but taken as an example of what has been done, the history of his rise should carry some facts of great suggestion to the trader in search of better methods.

Roughly speaking, the idea underlying this class of enterprise is the same idea which governs effective window display and all other forms of publicity. The main feature of an advertisement, whether it be a newspaper announcement, a poster, or a window display, is to convey a definite suggestion to a possible buyer in such a form that it will be memorised and recur to him at intervals, and lead him finally to its adoption. Men who have studied the advertising problem soon realised that if a window ticket was capable of giving more than a suggestion of price, it could be made to count just as forcefully as a well-written advertisement. Such men, therefore, began to make their tickets carry a message, and their window ticketing became part and parcel of the general plan in their advertising campaign. One of the best illustrations of the work that has been done in this direction is found in the advertising conducted by a tailor who has several branch shops in London. The whole of his businesses have been virtually built up on the originality of his window tickets. He was not content to exhibit samples of materials to be made up in the shop, and to price them with the suit "fifty shillings," or whatever the value of the goods happened to be, but he began to use a ticket which conveyed an argument showing reasons why passers-by should purchase in his shop. For instance, one of his premises was situate almost cheek by jowl with a huge tailoring establishment with a long window fronting and many hands employed inside. His establishment was a tiny shop, but a fraction of the bigger establishment, and only possessed a limited window space. Yet these obvious disadvantages proved a source of success when they were embodied in the strong campaign of window tickets. Each week the manager of this shop, in addition to the goods he showed and the ordinary price tickets, displayed cards of varying sizes, from about 5 inches by 3 inches to 12 inches by 8 inches, cleverly written, emphasising the fact that the smallness of the shop space and the lowness of the rent enabled him to give better value than the big shop further down the street. That this was supremely successful policy is proved by the fact that it has been continued for years, and the business founded has rapidly extended, while the policy of window ticketing, started on such an aggressive note in the one shop, has been used, not necessarily to interpret similar facts, in all the other

branches. The window ticket contains a concise, argumentative statement which serves the same purpose in the shop window as an advertisement in a newspaper. That they are widely read may be proved by a moment's observation. Almost every hour in the day some one stops at the window and reads the ticket, and it must follow that of every hundred who observe the messages given in this manner a high percentage return as purchasers.

To conduct ticketing operations on these lines demands either imagination on the part of the trader or one of his hands, or the services of an expert with this quality. The difficulty most traders find is that they cannot discover new and telling selling points and couch them in an attractive way. The habit of doing this is very much the same faculty of discursiveness and emphasis shown by the journalist, and it is obvious that only men of a certain type can do it with any degree of success. In these days, however, there are many advertising experts who supply the necessary matter, as a reference to the journals devoted to the advertising interests will show, so that where the trader cannot do the work himself, he can find the necessary help to make his window advertising successful. The great advantage of ticketing on this plan is that so few traders do it, and wherever it is done with distinctive style, it must arouse a great deal of attention. Underlying the idea is the fact that of people passing down a busy street, a great proportion of them have time to spare, and are looking to the shop windows for matters of interest to fill up their time. They will willingly spend the necessary three or four minutes to read suggestions from window tickets, and wherever they are displayed one finds two or three people occupied in absorbing the different messages conveyed. It should be remembered that only certain businesses allow of the free-and-easy statements which such window tickets make. It might not suit, for instance, a well-established draper or costumier, a conservative firm of jewellers, or even a high-class firm of bootmakers, but where the trader is appealing to a big or popular public the unconventional method of talking to them in the window as nearly in their own language as possible is sure to pay.

Technically, the work does not involve any serious difficulties beyond that of getting suitable convincing matter of a sufficiently original type. Such a card only contains twenty or thirty words at the most, and the great end to be secured is that the words shall be set out in clear types which can be easily read. Some traders who are using this form of advertising go to the expense of having them set in a uniform style and printed, but the majority are content to trust to good penmanship alone. The card which might well serve as a model is usually written in beautiful clear handwriting in Indian ink on paper with a white, ivory-like surface. The cards are small oblongs on which a smart red crest is printed, and the message is attractively set forth underneath. In these days handwriting experts are not difficult to get. The ordinary trader with a little care ought to be able to do the work himself with a tolerable degree of clearness, but if he has not the necessary style to make it look attractive there ought to be dozens of men in any town of reasonable size who could do the work well, particularly if a good specimen of the work required were secured and passed on to the writer. In average shop windows, six or eight of these cards might be written and



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inserted without displacing the window dressing generally, and they could be changed daily, every other day, twice a week, or weekly, as the trader desired. Generally speaking, the oftener they are changed the better the effect produced. The line of talk would depend entirely on the business, but everything is grist to the mill in a case of constant changes of matter in this way. The passing event can be seized, emphasised, and applied to the business; the changes of season can be forced to serve in the same way; while the different policies connected with store conduct which it is necessary to explain—such questions as value, quality, workmanship, fit, and style—can also have their turn in a scheme of this kind. Given strong individuality coupled with care to make each window ticket tell a part of the business story, and good results are bound to accrue to a popular business from these methods. It is worth noting that no extraordinary results can be expected from a week or a month of this kind of work. The effect successive window tickets produce is cumulative; that is to say, the public get accustomed to expecting bright and pungent points on the window tickets, and in course of time begin to look for, appreciate, and talk about them.

Apart from the talking window ticket of this type, much good work can be done in a careful selection of even price tickets. One enterprising retailer, who makes a feature of colour schemes in his windows, studies every detail with a view to producing a good effect. He has specialised on the price ticket, and his boast is that his price ticket is the smallest in the city, and the advantage he finds in it is that the tickets are never obtrusive, and never clash with the carefully-thought-out schemes which are carried out in his windows. Then, again, certain drapers and costumiers vary the colours of their price tickets with the colours of their goods, and they find that even such a trivial detail as this is worth doing well. A firm of confectioners who have made themselves famous for artistic window-dressing have made their window tickets artistic too, going to the length of having special designs drawn periodically, and having neat window tickets made by the printer from them. In these days there is no excuse for the trader who has up-to-date pretensions if he adopts the old method of cutting out a piece of indifferent cardboard and outlining the price in blue pencil. So many printers specialise in producing neat tickets, and the cost is so small, that slovenliness in the matter of price tickets is often considered to indicate a general slackness in the whole of the shop conduct.

WOMAN'S CLERICAL WORK, WAGE, AND TREATMENT.—In recent years the question of male versus female employment in clerical work has become one of considerable importance. This being so, it is opportune to discuss the relative value of the two sexes considered from the standpoint of salary paid and general efficiency displayed.

As stenographers and typists women far outnumber the males. It is frequently asserted that the reason for this, or the principal reason at any rate, lies in the fact that the calling is one particularly suitable for women. In a measure this is true, but it does not constitute the fundamental reason, which is the lower rate of pay that the female stenographer is usually prepared to accept. As a matter of figures, it has been computed that the average wage of the female stenographer is less than 25s. a week, compared with the 32s. 6d. of the male worker. From an economic point of view

and without regard to the further points which arise, the employment of female labour in this connection is obviously cheaper than the other alternative.

The figures, however, are apt to be misleading. A very considerable proportion of female labour of this description is of very indifferent quality, and between the wages of the efficient woman worker and the competent male employee there is not much disparity.

The male stenographer is, judging from the experience of competent critics, quicker at his work, and more enthusiastic in its performance, than the female. His natural ambition, however, is apt to curtail his usefulness sooner or later, inasmuch as he realises the limitations of his office, and unless some advancement offers is apt to grow slack or discontented, or both. For this very good reason (it is one which operates powerfully in ordinary business life) the best counsel to a business man is to secure a thoroughly competent lady stenographer, paying her a fair wage, and insisting upon a high standard of work.

In some offices the conditions of service render the employment of female labour difficult or inadvisable. In such a place, where a male shorthand writer and typist is employed, he should, if at all possible, be given to understand that continued efficiency in his duties will be rewarded by promotion to more responsible work. This is a plan which has acted excellently in more than one large concern where the circumstances are as described, and the scheme is worth the earnest consideration of every employer who wishes to get the best work from his staff, and at the same time give his employees the best possible chance in life. Broadly speaking, the difference between the male and the female stenographer is that the former (if he is worth his salt) is bound to be wanting something better than his original occupation can afford; the female stenographer, on the other hand, is usually quite content with things as they are, and the only promotion which she looks upon as likely or realisable is that afforded by—marriage.

For the purely routine work of an office, the keeping of records, mailing duties, &c. &c., female labour is being increasingly employed, and it is in this direction that the woman or girl worker in the office has given most satisfaction. Experience has proved that women can perform monotonous duties with more cheerfulness and less possibility of ennui than men. They demand less both in wages and prospects, and in the future it seems more than probable that the great bulk of office work of this nature will be done by the fair sex.

Every wise employer, however, will do well to remember that the woman worker in the office does not yield good results to the same severe regimen as may be observed in the treatment of the male staff. With a lower standard of vitality, the woman (particularly the young woman), if worked for over-long hours, or at continued high pressure, is very likely to do her business in a way that is not conducive to ultimate economy, either of time or money. It is fatal to the discipline of an office to treat the fair sex too indulgently; very few women, indeed, displeasing though the observation must be to many, have innate conscientiousness. They must be treated with a tactful combination of firmness and kindness, shown plainly and unmistakably that indifference or foolish mistakes will not be tolerated, and at

the same time given every comfort compatible with the proper conduct of business.

Such a comparatively slight concession as a tea interval is one which every woman worker appreciates, and in general she will work the better for it. She is more susceptible to clean and comfortable surroundings, warmth, and adequate appointments for the performance of the inevitable toilet. Here a word of warning is necessary. Whatever the future may provide, it must be confessed that many girls engaged in business offices do at present possess the faculty, on the least slackness of supervision, of wasting an inordinate amount of their employers' time. This is more particularly true where several women are employed in one office, and facilities exist for the retailing of gossip, the occasional reading of novels, &c. The remedy for this is the appointment of a head or supervising girl. Such a girl should be selected carefully; she should possess firmness without tyranny and consideration without weakness. Naturally she will command a better salary than the others, but she is worth it. The head girl should be given a very fair share of power, and complete responsibility for the efficient working of her department. In this way, if she is the right kind, may be ensured the minimum of wasted time and the maximum of efficient work.

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